



INVESTMENT ADVISOR REGISTRATION

ADV Part II

September 22, 2009

*UVEST Financial Services is a dually registered broker/dealer with FINRA and SEC
registered investment advisor*

Uniform Application for Investment Adviser Registration

Part II - Page 1

Name of Investment Adviser: UVEST Financial Services Group, Inc.					
Address:	(Number and Street)	(City)	(State)	(Zip Code)	Area Code: Telephone number:
200 S. College Street		Charlotte	NC	28202	704 277-8802

**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.**

Table of Contents

<u>Item Number</u>	<u>Item</u>	<u>Page</u>
1	Advisory Services and Fees	2
2	Types of Clients	2
3	Types of Investments	3
4	Methods of Analysis, Sources of Information and Investment Strategies	3
5	Education and Business Standards	4
6	Education and Business Background	4
7	Other Business Activities	4
8	Other Financial Industry Activities or Affiliations	4
9	Participation or Interest in Client Transactions	5
10	Conditions for Managing Accounts	5
11	Review of Accounts	5
12	Investment or Brokerage Discretion	6
13	Additional Compensation	6
14	Balance Sheet	6
	Continuation Sheet	Schedule F
	Balance Sheet, if required	Schedule G

(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.

Applicant
UVEST Financial Services Group, Inc.

SEC File Number
801-47970

Date
September
22, 2009

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 instructions below.)

Applicant:

<input checked="" type="checkbox"/>	(1)	Provides investment supervisory services	100 %
<input type="checkbox"/>	(2)	Manages investment advisory accounts not involving investment supervisory services	%
<input type="checkbox"/>	(3)	Furnishes investment advice through consultations not included in either service described above	%
<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 type="checkbox"/>	(7)	On more than an occasional basis, furnishes advice to clients on matters not involving securities	%
<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 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 checked="" 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			

Applicant

UVEST Financial Services Group, Inc.

SEC File Number

801-47970

Date

September
22, 20093. **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 type="checkbox"/> (3) foreign issuers | <input type="checkbox"/> (2) commodities |
| <input checked="" type="checkbox"/> B. Warrants | <input type="checkbox"/> J. Futures contracts on: |
| <input checked="" type="checkbox"/> C. Corporate debt securities (other than commercial paper) | <input 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 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 checked="" 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 checked="" 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 checked="" 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

UVEST Financial Services Group, Inc.

SEC File Number

801-47970

Date

September
22, 2009

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 checked="" type="checkbox"/> (1) broker-dealer | <input type="checkbox"/> (7) accounting firm |
| <input type="checkbox"/> (2) investment company | <input type="checkbox"/> (8) law firm |
| <input checked="" type="checkbox"/> (3) other investment adviser | <input checked="" 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 advisor or futures commission merchant | <input type="checkbox"/> (11) real estate broker or dealer |
| <input checked="" type="checkbox"/> (6) banking or thrift institution | <input type="checkbox"/> (12) entity that creates or packages limited partnerships |

(For each checked in 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.)

Applicant
UVEST Financial Services Group, Inc.

SEC File Number
801-47970

Date
10/20
September
22, 2009

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.

Investment Advisory Representatives (IARs) of UVEST Financial Services Group are required to document an annual review with each advisory client, no less than annually, and submit the review to advisory compliance for review.

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

Each IAR will have access to quarterly performance reports on their clients' portfolios. Quarterly reports will include, at a minimum, a portfolio appraisal, unrealized gains and losses, and a performance history statement. These reports are in addition to the client's custody report, which are sent directly to the client, no less than quarterly.

Applicant

UVEST Financial Services Group, Inc.

SEC File Number

801-47970

Date

September
22, 2009**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 checked="" type="checkbox"/> | <input type="checkbox"/> |
| (4) commission rates paid? | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

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

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

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

	Yes	No
Has applicant provided a Schedule G balance sheet?	<input type="checkbox"/>	<input checked="" type="checkbox"/>



UVEST ADV II Schedule F Outline of Contents

Overview.....	1
Oversight.....	1
(Describes UVEST committees to oversee advisory business and annual review requirement for clients)	
Services and Fees	1-14
(Overview of UVEST advisory products, services, and fees associated with these services)	
Education and Business Standards & Background... 14-16	
(Information on investment professionals of UVEST)	
Other Activities.....	16
(Other activities UVEST is actively engaged in other than an investment advisor)	
Other Financial Activities or Affiliations.....	17
(Continuation of other activities and other activities of UVEST representatives)	
Investment Advisor	
Banking & Thrift Institutions	
Insurance Company or Agency.....	17-18
(Describes affiliations with these types of organizations that are part of the business of UVEST)	
Broker/Dealer.....	18-19
(describes the primary business of UVEST as a broker/dealer)	
Conditions for Managing Account.....	19
Proxy Voting Standards.....	19
Brokerage Recommendation.....	19-20
(Disclosure of UVEST and Pershing as broker/dealer for certain advisory accounts)	
Additional Compensation.....	20-21
(Information regarding compensation arrangements in addition to advisory fees)	
Custody.....	21

**Schedule F of
Form ADV**

**Continuation Sheet for Form ADV Part
II**

Applicant:	SEC File Number:	Date:
UVEST Financial Services Group	801-47970	September 22, 2009

(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: UVEST Financial Services Group, Inc.	IRS Empl. Ident. No.: 56-1210987
Item of Form (identify)	Answer	
1.D	<p>OVERVIEW:</p> <p>UVEST Financial Services Group, Inc. (UVEST) is a registered broker/dealer with the Financial Industry Regulatory Authority, (FINRA). UVEST executes its securities transactions through Pershing LLC, a BNY Securities Group Company (a FINRA registered broker/dealer).</p> <p>UVEST is also an investment advisor with the Securities and Exchange Commission (SEC) and is licensed as required in various states where its broker/dealer and investment advisor conduct business.</p> <p>UVEST is a related person of LPL Financial Corporation (LPL Financial), a dually registered broker/dealer and investment advisor.</p> <p>OVERSIGHT:</p> <p>UVEST currently maintains an Advisory Oversight Committee (AOC) for investment advisory services that performs oversight and regulatory interpretation in regards to advisory products.</p> <p>The AOC was formed to ensure and oversee the following: 1.) Regulatory interpretation, propose best practices, and ensure reasonableness for UVEST Advisory Policies and Procedures, 2.) Ensure the fiduciary relationship of UVEST and UVEST advisory representatives when dealing with advisory accounts and clients, 3.) Understand the impact of proposed changes and monitor effective communication, 4.) Propose and escalate needed changes to the UVEST executive team, and 5.) Annually review best execution standards for advisory accounts from a representative of the Trade Review Committee. The members of the AOC are comprised of key individuals representing research, sales, product, compliance, and operations.</p> <p>UVEST requires each advisory account to be reviewed annually by the investment advisor representative (IAR) servicing each account. This annual meeting is meant to update the client status, revisit policies, allocations, etc. Advisory Compliance is responsible for ensuring each representative document this annual review.</p> <p>SERVICES AND FEES:</p> <p>UVEST investment advisory services include VISTA Solutions suite of products. These include VISTA Manager Direct Solutions and VISTA Active Portfolio Solutions.</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:
UVEST Financial Services Group	801-47970	September 22, 2009

(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: UVEST Financial Services Group, Inc.	IRS Empl. Ident. No.: 56-1210987
Item of Form (identify)	Answer
	<p>UVEST manages VISTA Manager Direct Solutions, a multi-Advisor program in which Investment Adviser Representatives (IARs) assist individual and institutional clients in identifying their investment goals and objectives and risk tolerances. This information is used to select from participating managers that particular manager that is best suited, given all relevant factors, to meet client needs and objectives. Clients will be given the opportunity to impose reasonable security restrictions, subject to the underlying manager's review, in this account.</p> <p>In such instance where an external portfolio manager manages assets for a client introduced by UVEST, a UVEST licensed representative, the manager shall be deemed to be serving in sub-advisory manner. UVEST conducts due diligence and screening for all managers in the program prior to inclusion. In any such instance, Part II of such manager's Form ADV shall be provided to the client at the time of engagement and at least annually thereafter.</p> <p>Clients may impose reasonable restrictions for their investment account upon account opening, or at any time while the account is open. It will be in the discretion of the underlying portfolio manager to accept any requests for customization, based on their model portfolio. If a manager cannot accept the restrictions the client wishes, it will be in the discretion of the client to close the account or ask to be moved to another portfolio that meets the client's objectives.</p> <p>Accounts may or may not be managed on a tax efficient basis. Please consult with your investment representative for any opportunity within a certain manager's portfolio to monitor for tax efficiency. UVEST does not provide tax or legal advice.</p> <p>Portfolios are subject to a \$100,000 minimum, which may, in certain circumstances, be waived.</p> <p>Portfolios are subject to the following maximum fee schedule.</p> <p>First \$250,000 of assets, fee is 3.0% Next \$250,000 of assets, fee is 2.75% Next \$500,000 of assets, fee is 2.50% Next \$1,000,000 of assets, fee is 2.25% Over \$2,000,000 of assets, fee is 2.00%</p> <p>Separately and in addition to the schedule above, UVEST will charge a processing fee for each transaction within the account. Processing fees are not commissions but are charges solely to defray the expenses incurred in facilitating the execution and clearing of your transactions. In certain circumstances the actual expenses incurred by UVEST for any given transaction may be less than or greater than the stipulated charge pursuant to this schedule.</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:
UVEST Financial Services Group	801-47970	September 22, 2009

(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: UVEST Financial Services Group, Inc.	IRS Empl. Ident. No.: 56-1210987
---	-------------------------------------

Item of Form (identify)	Answer
	<p>In some instances, UVEST may share a portion of this processing fee with your IAR. Processing fees are subject to the following schedule:</p> <p>\$0.06 per share/\$15 minimum per equity transaction, bonds are \$35 per transaction</p> <p>Fees for all portfolio management services are typically charged quarterly (according to client arrangement) in advance based on the market value of assets at the close of the business day of the previous calendar quarter the period. In any partial calendar month, fees are pro-rated based on the number of days in which the account is managed. In instances where fees are paid in advance, refunds are made on a pro-rated basis according to specific client agreements. Under certain circumstances, fees may be negotiable.</p> <p>Assets which are invested in mutual funds may be included in calculating the value of an account for purposes of computing advisory fees. In such instances, assets are also subject to the fees and expenses charged separately by the mutual funds as described in the particular fund's prospectus. These fees include fees for management services, administrative services, distribution services, brokerage expenses, and 12b-1 fees. Please remember that UVEST's fees detailed above are in addition to any fees charged by individual mutual funds. UVEST does not receive any of the fees assessed by the mutual funds with the exception of 12b-1 fees. For non-retirement accounts, UVEST and your IAR may receive 12b-1 fees from mutual funds in your account. If your account is a retirement account, UVEST will credit your account in the amount of the 12b-1 fees UVEST receives with respect to your account.</p> <p>These 12b-1 fees will be in addition to, and not in lieu of, UVEST's normal Advisory service and processing fees listed in the schedules above.</p> <p>UVEST may assign a substitute IAR to service Client's account under certain circumstances, including but not limited to in the event of termination or retirement of IAR.</p> <p>Please see page 6 for important information relating to the sweep account information for VISTA Manager Direct Solutions.</p> <p>VISTA ACTIVE PORTFOLIO SOLUTIONS</p> <p>VISTA Active Portfolio Solutions provides a variety of portfolios that incorporate multiple mutual funds from a variety of fund families. To accommodate the needs of a variety of investors, VISTA Active Portfolio Solutions offers five pre-constructed asset allocation models with investment objective ranging from Conservation to Aggressive Growth. Each model portfolio allocates the equity and fixed-income portions among different mutual funds, representing a diverse array of investment disciplines.</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:
UVEST Financial Services Group	801-47970	September 22, 2009

(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: UVEST Financial Services Group, Inc.	IRS Empl. Ident. No.: 56-1210987
---	-------------------------------------

Item of Form (identify)	Answer																												
	<p>The annual fee for VISTA Active Portfolio Solutions is tiered, based on the market value of the client's assets as calculated on the account balance as of quarter-end.</p> <p>Annual Account Tiered Fee</p> <table><tr><th><u>Funds Under Management Fee</u></th><th></th><th><u>Credit for Fund Fees</u></th><th><u>Effective</u></th></tr><tr><td colspan="4"><u>Annual Fee</u></td></tr><tr><td>Up to \$250,000</td><td>1.90%</td><td>45bp fee credit</td><td>1.45%</td></tr><tr><td>Next \$250,000</td><td>1.85%</td><td>45bp fee credit</td><td>1.40%</td></tr><tr><td>Next \$500,000</td><td>1.70%</td><td>45bp fee credit</td><td>1.25%</td></tr><tr><td>Next \$1,000,000</td><td>1.55%</td><td>45bp fee credit</td><td>1.10%</td></tr><tr><td>Any additional assets</td><td>1.40%</td><td>45bp fee credit</td><td>0.95%</td></tr></table> <p>In addition to the fees for the Service, clients may be subject to certain charges in connection with investments made through the program, including mutual fund advisory, administrative servicing and 12b-1 fees.</p> <p>The credit for underlying fund fees shown above reflects the credit provided by UVEST in connection with 12b-1 fees it receives with respect to client accounts.</p> <p>UVEST may assign a substitute IAR to service Client's account under certain circumstances, including but not limited to in the event of termination or retirement of IAR.</p> <p>For additional information regarding VISTA Active Portfolio Solutions, please refer to the firm's Schedule H for the program.</p> <p>Please see page 6 for important information relating to the sweep account information for VISTA Active Portfolio Solutions.</p> <p>UVEST also offers a Consultative Advisory Account (CAA) which is a non-discretionary advisory account. Written authorization in the form of a Consultative Advisory Account Agreement is required to establish an account. The agreement indicates, among other things, that UVEST will be the sole broker with respect to this account for execution of purchase and sale transactions as directed by the account owner. Furthermore, all CAAs will be held in custody at Pershing. In the case of mutual funds, share purchases will be made at net asset value as established by the sponsoring fund companies. For purposes of this document, the term mutual fund includes both investment companies registered under the Investment Company Act of 1940, including exchange traded funds, and other pooled investment vehicles, which are not registered. Unless otherwise directed by you, mutual fund share dividends, interest income, and capital gains will be automatically re-invested into the respective funds' shares. In the case of other securities, specifically</p>	<u>Funds Under Management Fee</u>		<u>Credit for Fund Fees</u>	<u>Effective</u>	<u>Annual Fee</u>				Up to \$250,000	1.90%	45bp fee credit	1.45%	Next \$250,000	1.85%	45bp fee credit	1.40%	Next \$500,000	1.70%	45bp fee credit	1.25%	Next \$1,000,000	1.55%	45bp fee credit	1.10%	Any additional assets	1.40%	45bp fee credit	0.95%
<u>Funds Under Management Fee</u>		<u>Credit for Fund Fees</u>	<u>Effective</u>																										
<u>Annual Fee</u>																													
Up to \$250,000	1.90%	45bp fee credit	1.45%																										
Next \$250,000	1.85%	45bp fee credit	1.40%																										
Next \$500,000	1.70%	45bp fee credit	1.25%																										
Next \$1,000,000	1.55%	45bp fee credit	1.10%																										
Any additional assets	1.40%	45bp fee credit	0.95%																										

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:
UVEST Financial Services Group	801-47970	September 22, 2009

(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: UVEST Financial Services Group, Inc.	IRS Empl. Ident. No.: 56-1210987
---	-------------------------------------

Item of Form (identify)	Answer																
	<p>stocks and bonds, dividends, interest income, and realized capital gains will be held in money market assets until re-directed by you. You will have opportunity to notify your Investment Representative of any account restrictions or other preferences.</p> <p>UVEST charges a fee for advisory services rendered to the account. The advisory service fee is charged quarterly in advance based on the market value as of the last calendar day of the quarter. Further, advisory fees are incremental and pursuant to the schedule below.</p> <table> <tr> <th><u>Account Value</u></th><th><u>Maximum Annual Rate</u></th></tr> <tr> <td>First \$100,000</td><td>2.50%</td></tr> <tr> <td>Next \$100,000</td><td>2.25%</td></tr> <tr> <td>Next \$300,000</td><td>2.00%</td></tr> </table> <p>This fee is pro-rated in any partial calendar month, based on the number of days the account is open.</p> <p>Separately and in addition to the brokerage service fee, UVEST charges a processing fee for each transaction within the account. Processing fees are not commissions but are charges solely to defray the expenses incurred in facilitating the execution and clearing of your directed transactions. In certain circumstances the actual expenses incurred by UVEST for any given transaction may be less than or greater than the stipulated charge pursuant to this schedule. In some instances, UVEST may share a portion of this processing fee with your Investment Representative. Processing fees vary, depending on the type of security being transacted, and are pursuant to the schedule below.</p> <table> <tr> <th><u>Security Type</u></th><th><u>Processing Fee</u></th></tr> <tr> <td>Common Stocks: <i>Listed and OTC</i></td><td>\$25.00</td></tr> <tr> <td>Mutual Funds: <i>including exchange traded and closed-end mutual funds and other exchange traded instruments</i></td><td>\$25.00</td></tr> <tr> <td>Fixed Income:</td><td>\$35.00</td></tr> </table> <p>In addition to the above transaction charge, clients will incur a charge in the amount of \$3.00 per transaction for handling and postage charges. Clients may also incur charges for other account services and not directly related to the execution and clearing of transactions including, but not limited to, IRA custodial fees, safekeeping fees, interest charges on margin loans and fees for legal or courtesy transfers of securities.</p> <p>Please remember that UVEST's fees detailed above are in addition to any fees charged by individual mutual funds. These mutual fund charges are covered in each fund's prospectus. UVEST does not receive any of the fees assessed by the mutual funds with the exception of 12b-1 fees. For non-retirement accounts, UVEST and your Investment</p>	<u>Account Value</u>	<u>Maximum Annual Rate</u>	First \$100,000	2.50%	Next \$100,000	2.25%	Next \$300,000	2.00%	<u>Security Type</u>	<u>Processing Fee</u>	Common Stocks: <i>Listed and OTC</i>	\$25.00	Mutual Funds: <i>including exchange traded and closed-end mutual funds and other exchange traded instruments</i>	\$25.00	Fixed Income:	\$35.00
<u>Account Value</u>	<u>Maximum Annual Rate</u>																
First \$100,000	2.50%																
Next \$100,000	2.25%																
Next \$300,000	2.00%																
<u>Security Type</u>	<u>Processing Fee</u>																
Common Stocks: <i>Listed and OTC</i>	\$25.00																
Mutual Funds: <i>including exchange traded and closed-end mutual funds and other exchange traded instruments</i>	\$25.00																
Fixed Income:	\$35.00																

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:
UVEST Financial Services Group	801-47970	September 22, 2009

(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: UVEST Financial Services Group, Inc.	IRS Empl. Ident. No.: 56-1210987
Item of Form (identify)	Answer
	<p>Representative may receive 12b-1 fees from mutual funds in your account. If your account is a retirement account, UVEST will credit your account in the amount of the 12b-1 fees UVEST receives with respect to your account. These 12b-1 fees will be in addition to, and not in lieu of, UVEST's normal Advisory service and processing fees listed in the schedules above.</p> <p>Advisor may assign a substitute IAR to service Client's account under certain circumstances, including but not limited to in the event of termination or retirement of IAR.</p> <p>UVEST also offers a CAA PLUS program for discretionary account management which allows representatives to manage client accounts on a discretionary basis. All other product data is identical to the CAA. Representatives who wish to offer the CAA PLUS program must be pre-approved by UVEST Advisory Compliance prior to offering this service.</p> <p>CAA PLUS clients must document investment policy standards or an investment selection guide to representatives upon account opening.</p> <p>CAA PLUS accounts are monitored on a 3 and 12 month trailing basis within parameters set by UVEST encompassing performance measurement set to an investment objective. Additionally, security concentration, trading frequency, and management fees are analyzed.</p> <p><i>Sweep Account Information for VISTA Manager Direct Solutions, VISTA Active Portfolio Solutions, CAA, and CAA PLUS</i></p> <p>For cash balances held in UVEST advisory accounts through Pershing, cash awaiting investment or reinvestment generally is treated as follows: for clients with a non-retirement (and otherwise eligible) Account, up to \$1 million (\$2 million if an Account is held jointly) of the cash balance will be automatically invested in an interest-bearing Federal Deposit Insurance Corporation ("FDIC") insured deposit account (an "IDA").</p> <p>Cash above this amount will be deposited in a money market fund designated by UVEST or in a bank participating in the IDA program. FDIC insurance on such accounts shall be subject to FDIC limits.</p> <p>If your IAR is associated with a financial institution or credit union program, your cash awaiting investment or reinvestment may be held in a default sweep vehicle chosen by your financial institution or credit union instead of an IDA. The default sweep vehicle may pay 12b-1 and/or marketing support fees, which may be retained by UVEST or shared with the financial institution or credit union or your IAR. Your IAR can provide information</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:
UVEST Financial Services Group	801-47970	September 22, 2009

(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: UVEST Financial Services Group, Inc.	IRS Empl. Ident. No.: 56-1210987
Item of Form (identify)	Answer
	<p>regarding your default deposit or money market program.</p> <p>Activity with respect to your IDA will appear on account statements. For each statement period, account statements will reflect deposits to and withdrawals from your IDA, the closing balance of your IDA at each bank at which funds are held, and the interest earned on IDA balances.</p> <p>UVEST and Pershing earn fees based on the amount of money in IDAs, including your money. Your IAR also may receive a portion of this fee. In addition, if your IAR is associated with a financial institution or credit union program, the financial institution or credit union may earn fees based on the amount of money in the IDA program, including your money. UVEST, your financial institution or credit union, and/or IAR may earn a higher fee if you participate in the IDA program than if you invest in other money market products, such as money market mutual funds. You may receive a lower rate of return on money deposited through the IDA program than on other investment alternatives.</p> <p>For additional information and a list of fees and other items associated with the IDA, please refer to the Insured Deposit Account Program Disclosure Booklet available from your IAR.</p> <p>If a client does not wish to have its cash balance automatically invested in an IDA, you may instruct your IAR (i) to purchase a money market fund as an investment and not automatically as a sweep investment, or (ii) if applicable, to arrange for your cash balance to automatically invest in a tax exempt money market fund if the cash balance in your Account meets the account minimum.</p> <p>If the Account is a tax-qualified retirement (or non-retirement but ineligible) account, the cash balance will be invested in a money market fund. Your IAR will provide a current prospectus for the money market fund upon account opening and upon request.</p> <p>UVEST also offers the SEI Asset Management Program (the "Program") to its clients. The Program is designed as follows:</p> <p>1) Determine the investor's risk profile and investment objectives. UVEST determines the investor's investment objectives, investment time horizon, and risk profile by means of an interview process and the completion of a questionnaire.</p> <p>2) Set a relevant asset allocation policy for the investor. The investor chooses one of many mutual fund asset allocation models. The investor may also purchase the individual mutual funds without choosing one of the asset allocation models. If the investor so chooses, automatic rebalancing to model allocation and recommended model allocation changes will not be available.</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:
UVEST Financial Services Group	801-47970	September 22, 2009

(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: UVEST Financial Services Group, Inc.	IRS Empl. Ident. No.: 56-1210987										
Item of Form (identify)	Answer										
	<p>3) Diversify among asset classes and styles. The investment managers of the underlying mutual funds are selected by SEI Investments Management Corporation. SEI utilizes institutional investment management firms. The managers are monitored by SEI to ensure that their investment styles and performance remains consistent with the objectives of the mutual funds.</p> <p>4) Rebalance the investor's portfolio. Rebalancing maintains the proper allocation to each asset class in the model. Rebalancing occurs automatically if the underlying mutual funds deviate from the prescribed quarterly allocation by greater than a 2% variance. For the tax-managed models, the variance is 3%. Rebalancing occurs monthly with no transaction fees.</p> <p>5) Report results. SEI Trust Company (a subsidiary of SEI Investments Company) acts as the transfer agent and custodian for the investor's account. SEI Trust Company provides reporting services including consolidated monthly statements, quarterly performance reports, and year-end tax reports.</p> <p>Following is the maximum allowable fee schedule for participation in the SEI Asset Management Program:</p> <table> <tr> <td>Market Value Breakpoint</td><td>Individual Account Annual Fee</td></tr> <tr> <td>\$100,000 to \$250,000</td><td>2%</td></tr> <tr> <td>\$250,000 to \$500,000</td><td>2%</td></tr> <tr> <td>\$500,001 to \$1,000,000</td><td>2%</td></tr> <tr> <td>Over \$1,000,000</td><td>2%</td></tr> </table> <p>SEI Trust Company will debit the investor's account on a quarterly basis for the above mentioned fees and charges. The charges to the account will be on an arrears basis and will be remitted quarterly net of any applicable account and performance reporting charges not charged to the customer. Upon written notification, the agreement may be terminated by either the Registrant or the investor. Prorated fees will be charged based on market value on the date the notice is received.</p> <p>The client will receive monthly statements from the SEI Trust Company indicating holdings. A quarterly report, indicating market value, cash flows, gains and losses, asset allocation, and performance as it relates to market indices, is also available if the investor elects to receive it.</p> <p>Annually, the client will receive a tax report for the account.</p> <p>Advisor may assign a substitute IAR to service Client's account under certain circumstances, including but not limited to in the event of termination or retirement of</p>	Market Value Breakpoint	Individual Account Annual Fee	\$100,000 to \$250,000	2%	\$250,000 to \$500,000	2%	\$500,001 to \$1,000,000	2%	Over \$1,000,000	2%
Market Value Breakpoint	Individual Account Annual Fee										
\$100,000 to \$250,000	2%										
\$250,000 to \$500,000	2%										
\$500,001 to \$1,000,000	2%										
Over \$1,000,000	2%										

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:
UVEST Financial Services Group	801-47970	September 22, 2009

(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: UVEST Financial Services Group, Inc.	IRS Empl. Ident. No.: 56-1210987
---	-------------------------------------

Item of Form (identify)	Answer
	<p>IAR.</p> <p>PNC Managed Investments, Inc.</p> <p>UVEST has entered into an arrangement with PNC Managed Investments, Inc., Inc. ("PNC Managed Investments, Inc."), an investment adviser registered with the SEC. PNC Managed Investments, Inc. provides UVEST with a number of tools to assist UVEST in providing its clients with investment advisory services. Such services include assistance in asset allocation, portfolio optimization and investment policy development, manager selection and proposal development and periodic Client reporting. Through PNC Managed Investments, Inc., UVEST also has access to various money managers with reduced fees and account minimums, which may not otherwise be available to UVEST.</p> <p>PNC Managed Investments, Inc. charges for its services as a percentage of assets under management. Such fees are due and payable quarterly, in advance, and are based upon the market value of the client's account assets as determined by the custodian as of the close of business on the last day of the previous calendar quarter. Fees for the initial quarter will be adjusted pro-rata based upon the number of calendar days in the calendar quarter that the Agreement goes into effect. Fees may be negotiable. Clients are given a copy of the disclosure document for PNC Managed Investments, Inc., UVEST, and the underlying portfolio manager(s) in the program.</p> <p>Annual Account Tiered Fee*</p> <p>Up to \$500,000 of assets 2.50% Next \$500,000 of assets 2.15% Next \$1,000,000 of assets 1.92% Over \$2,000,000 of assets 1.68%</p> <p>* Included in the Annual Account Tiered Fee above are the management and platform fees which are in addition to the Portfolio Manager and Investment Representative Fees listed. The Annual Account Tiered Fee above represents the highest fee a client will pay in the program. The Annual Account Tiered Fee does <i>not</i> include any fees imposed by the Custodian. All custody and clearing fees will be charged separately by the custodian.</p> <p>UVEST, as investment advisor, does not charge an additional fee to the schedule listed above. UVEST is compensated in the form of a 10bp fee charged on the market value of the account which is included in the annual account tiered fee.</p> <p>UVEST may assign a substitute IAR to service Client's account under certain circumstances, including but not limited to in the event of termination or retirement of IAR.</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:
UVEST Financial Services Group	801-47970	September 22, 2009

(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: UVEST Financial Services Group, Inc.	IRS Empl. Ident. No.: 56-1210987
---	-------------------------------------

Item of Form (identify)	Answer
	<p>For additional information regarding PNC Managed Investments, Inc. please refer to PNC Managed Investments, Inc.'s Disclosure Statement or the client agreement.</p> <p>THIRD PARTY INVESTMENT ADVISER ASSET MANAGEMENT PROGRAMS</p> <p>UVEST may offer asset management services to clients through programs available through third party investment advisors not described above. In such third party programs, clients may authorize the third party investment advisors to purchase and sell mutual funds, equities, fixed income securities and other securities authorized by the third party investment advisor on a discretionary or non-discretionary basis pursuant to investment objectives chosen by the client. For purposes of this document, the term mutual fund includes both investment companies registered under the Investment Company Act of 1940 and other pooled investment vehicles that are not registered.</p> <p>In opening a program account through a third party investment advisor, the IAR obtains the necessary financial data from the client, assists the client in determining the suitability of asset management, and assists the client in setting the appropriate investment objective.</p> <p>UVEST will not custody assets in third party investment advisor program accounts; rather assets will be custodied at another broker/dealer or financial institution selected by the third party investment advisor. Therefore, UVEST will not provide periodic brokerage statements. Periodic performance reports may be provided to client by the third party investment advisor. The details of the account relationship will be clearly stated in the third party investment advisor's Form ADV and the client agreement for any third party investment advisor program account.</p> <p>Asset management fees will be based on the value of assets under management through the third party investment advisor and will vary by program. The amount of the fee will be outlined in the client agreement executed by the client at the time the relationship is established. The asset management fee may be negotiable and may be payable quarterly in arrears or in advance. Fees will be based on the value of the account assets under management as valued by the custodian of the assets for the account.</p> <p>Transaction charges may be imposed by the third party investment advisor or the custodian of assets for the program account. The transaction charges will be clearly stated in the client agreement executed by the client at the time the relationship is established. Client may also incur certain charges imposed by third parties other than UVEST and IAR in connection with investments made through a custom account, including among others, the following types of charges: mutual fund or money market 12b-1 and sub-transfer agent fees, mutual fund or money market management fees and administrative expenses, mutual fund transaction fees, administrative servicing fees for trust accounts, other transaction charges and service fees, IRA and qualified retirement plan servicing fees and</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:
UVEST Financial Services Group	801-47970	September 22, 2009

(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: UVEST Financial Services Group, Inc.	IRS Empl. Ident. No.: 56-1210987
---	-------------------------------------

Item of Form (identify)	Answer
	<p>other charges required by law. UVEST and IAR do not receive a portion of these fees. Further information regarding charges and fees assessed by a mutual fund are available in the appropriate prospectus.</p> <p>A third party investment advisor program account may cost the client more or less than purchasing program services separately. Factors that bear upon the cost of the account in relation to the cost of the same services purchases separately include: the type and size of the account, the historical and/or expected size or number of trades for the account, and the number and range of supplementary advisory and client related services provided to the account.</p> <p>A third party investment advisor program account may be terminated by any party pursuant to the terms outlined in the program account client agreement.</p> <p>FINANCIAL PLANNING</p> <p>UVEST, through its IARs, provides personal financial plans consistent with a client's financial status, investment, objectives, and tax status. The financial plan may include information regarding retirement planning, education planning, and planning for major purchases, life and disability insurance needs, long-term care needs and estate planning issues. The financial plan will not include information or analysis with respect to liability risks or tax planning.</p> <p>The flat rate fee for financial planning services range from \$0 to \$15,000.00. On a case-by-case basis, UVEST may also charge a higher fee depending upon the complexity of the plan. The fee is negotiated between the UVEST IAR and client and is as stated in the Financial Planning Agreement.</p> <p>The client will need to pay the fee upon execution of the Financial Planning Agreement or upon delivery of the written financial plan.</p> <p>The client may terminate the Financial Planning Agreement without penalty (full refund) within five days of execution. After the five day period, the client may terminate the Financial Planning Agreement at any time and a refund of unearned fees, if any, will be made based upon the time and effort completed prior to termination of the Agreement. The Financial Planning Agreement terminates upon delivery of the plan. No refunds will be made after completion of the plan.</p> <p>The financial plan may also include generic recommendations as to general types of investment products or specific securities that may be appropriate for the client to purchase given his/her financial situation and objectives. The client is under no obligation to purchase such securities through UVEST and the IAR. However, if the client desires to purchase securities in order to implement his/her financial plan, UVEST may make a</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:
UVEST Financial Services Group	801-47970	September 22, 2009

(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: UVEST Financial Services Group, Inc.	IRS Empl. Ident. No.: 56-1210987
---	-------------------------------------

Item of Form (identify)	Answer
	<p>variety of products and services available through its IARs who are also registered representatives. Please review Item 8 of this ADV for a discussion of the conflicts of interest that the provision of brokerage services may present.</p> <p>RETIREMENT PLAN CONSULTING PROGRAM</p> <p>UVEST IARs may assist clients that are trustees or other fiduciaries for a retirement plan in designing and implementing retirement plans consistent with their needs. The IAR may perform one or more of the following consulting services:</p> <ul style="list-style-type: none"> • plan design, needs assessment, and vendor evaluation; • design or review of investment guidelines in an investment policy statement; • provide an asset allocation review to assist the plan with developing an asset allocation strategy; • analyzing and recommending mutual funds for the plan to offer its participants on a self-directed basis; • compiling and coordinating data for plan testing; • reviewing periodic reports prepared by the plan's vendor; • Analyze performance of specified funds, securities or managers over various time periods; and conducting educational presentations and enrollment meetings for plan participants, which may include general asset allocation and investment advice. <p>When performing such consulting services, IARs may not take discretion, provide trade execution services with respect to plan assets, or provide individual investment advice to plan participants.</p> <p>The charge for consulting may be on a flat rate basis as negotiated between the plan and the IAR not to exceed \$100,000 per year per plan, or may be charged on assets under management pricing structure not to exceed 100bps per plan, per year.</p> <p>TRUSTMARK INVESTMENT ADVISORS PROGRAMS</p> <p><u>General.</u> UVEST has entered into a relationship with Trustmark National Bank and Trustmark Investment Advisors (TIAI) to offer the asset allocation programs of TIAI, an SEC registered investment advisor. TIAI's Asset Management Program (AMP) and Dynamic Index Program (DIP) are made available to UVEST clients through UVEST investment advisor representatives (IARs).</p> <p>AMP is a mutual fund asset allocation program that seeks to manage risk through asset allocation, investment manager evaluation, and quarterly re-balancing. Each AMP portfolio</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:
UVEST Financial Services Group	801-47970	September 22, 2009

(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: UVEST Financial Services Group, Inc.	IRS Empl. Ident. No.: 56-1210987
---	-------------------------------------

Item of Form (identify)	Answer
	<p>model is designed to achieve a different investment objective and is developed and advised by TIAI. The allocation of mutual funds, the percentage of each fund type to be held in each portfolio model, and the specific mutual funds to be held are determined by TIAI.</p> <p>DIP is an exchange-traded fund asset allocation program that seeks to manage risk through asset allocation and monthly re-balancing. Each DIP portfolio model is designed to achieve a different investment objective and is developed and advised by TIAI. The allocation of exchange-traded funds, the percentage of each fund type to be held in each portfolio model, and the specific exchange-traded funds to be held are determined by TIAI.</p> <p><u>Services Provided by UVEST and its IARs.</u></p> <p>The UVEST IAR will assist the client in (1) determining the investment objectives and risk tolerances; (2) evaluating the suitability of the programs based on the client's financial circumstances; (3) selecting a portfolio model or models; (4) collecting and submitting information, documentation and notices; and (5) ongoing service and support. The UVEST IAR will produce a Statement of Investment Objective for the client, which will propose a choice of portfolio models based on the client's financial situation and needs. The client will choose the appropriate model with the assistance of the UVEST IAR.</p> <p>TIAI has full discretion and authority to direct the management of AMP and DIP assets. Neither UVEST nor the UVEST IAR will have discretionary authority over AMP or DIP accounts.</p> <p><u>Conflicts of Interest – Selection of TIAI-Affiliated Funds.</u></p> <p>TIAI serves as the investment advisor to the Performance Funds. The Performance Funds also engage a TIAI affiliate to provide distribution services. The Performance Funds may be included in the mutual fund portfolios available in AMP and DIP. As of September 30, 2008, based upon the number of mutual funds contained in the Program, the Performance Funds constituted 40% of the mutual funds in AMP and 12.5% in DIP. The Performance Funds pay TIAI an advisory fee that is based on a percentage of net assets. TIAI has a conflict of interest when considering the inclusion, removal or status change of the Performance Funds and modifying asset allocations among funds, in that doing so will increase or decrease the compensation received by TIAI and its affiliates. TIAI may recommend and TIAI may select Performance Funds based, in whole or in part, on TIAI's greater access to, or knowledge of, its investment process, investment philosophy and portfolio managers. As a result, qualitative factors and analysis may play a greater role than quantitative factors and analysis in the selection and monitoring of a Performance Fund than in the selection and monitoring of other funds. Accordingly, affiliated funds may not always have the same quantitative characteristics as unaffiliated funds.</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:
UVEST Financial Services Group	801-47970	September 22, 2009

(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: UVEST Financial Services Group, Inc.	IRS Empl. Ident. No.: 56-1210987
---	-------------------------------------

Item of Form (identify)	Answer										
5	<p>TIAI has a potential conflict of interest when recommending, selecting, monitoring and considering the removal of affiliated funds because TIAI has an incentive to favor affiliated funds over those whose inclusion in the Program might be expected to result in less total compensation to TIAI. These conflicts of interest are also present when TIAI considers the removal of affiliated funds from a model portfolio or the reduction of model allocations to affiliated funds.</p> <p><u>Fees.</u> The fee schedule for the AMP and DIP products are below:</p> <table> <tr> <td><u>Funds under Management</u></td><td><u>Program Fee</u></td></tr> <tr> <td>First \$1,000,000</td><td>1.25%</td></tr> <tr> <td>Next \$2,000,000</td><td>1.00%</td></tr> <tr> <td>All Over \$3,000,000</td><td>0.70%</td></tr> <tr> <td>Minimum annual fee</td><td>\$1,500.00</td></tr> </table> <p>TIAI, UVEST and the UVEST IAR share in the Program Fee. If the Performance Funds are included in the model portfolios for AMP and DIP, TIAI may receive a portion of the Program Fee, in addition to the advisory fee paid by the Performance Fund for program account assets.</p> <p>In addition to the Program Fee, clients will be subject to certain charges in connection with investments made through the programs, including mutual fund and exchange traded fund advisory fees, administrative fees and/or 12b-1 fees.</p> <p>For additional information on the TIAI programs, please refer to the corresponding Schedule H issued by TIAI.</p> <p>EDUCATION AND BUSINESS STANDARDS</p> <p>UVEST requires that each investment professional have a minimum of an undergraduate degree from an accredited four year college. Portfolio managers must be experienced in portfolio management services and must have experience in the financial industry. UVEST also requires appropriate securities licensing in the form of FINRA examinations and/or professional designations.</p>	<u>Funds under Management</u>	<u>Program Fee</u>	First \$1,000,000	1.25%	Next \$2,000,000	1.00%	All Over \$3,000,000	0.70%	Minimum annual fee	\$1,500.00
<u>Funds under Management</u>	<u>Program Fee</u>										
First \$1,000,000	1.25%										
Next \$2,000,000	1.00%										
All Over \$3,000,000	0.70%										
Minimum annual fee	\$1,500.00										

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:
UVEST Financial Services Group	801-47970	September 22, 2009

(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: UVEST Financial Services Group, Inc.	IRS Empl. Ident. No.: 56-1210987
Item of Form (identify)	Answer	
6	<p>EDUCATION AND BUSINESS BACKGROUND</p> <p>The education and business background for the preceding five years of key management personnel involved with investment advisory services are as follows:</p> <p>Dan Hogan Arnold, Jr.</p> <p>BORN: 1964 EDUCATION: Auburn University, BS Georgia State University, MBA EMPLOYMENT HISTORY, LAST 5 YEARS: CEO and President, UVEST Financial Services Group, Inc., 1996 to present Managing Director and Divisional President of LPL Financial Institution Services, August 2007-present</p> <p>Kathleen Denise VanNoy-Pineda</p> <p>BORN: 1957 EDUCATION: Central University of Iowa, BA St. John's University School of Law, JD EMPLOYMENT HISTORY, LAST 5 YEARS: Chief Compliance Officer, Teachers Personal Investor Services, Inc., 1994 to 2003 Director of Client Complaints, Citigroup Global Markets, Inc., 2004 to 2008 EVP and CCO of UVEST Financial Services Group, Inc. from June 2008-present CCO-Brokerage Institutional Services of LPL Financial from July 2008-June 2009 EVP and CCO of Brokerage of LPL Financial from June 2009-present</p> <p>Addison A Barksdale</p> <p>BORN: 1967 EDUCATION: University of Georgia, BBA- Finance University of Georgia, MBA-Cost Accounting and Marketing EMPLOYMENT HISTORY, LAST 5 YEARS: Senior Vice President, UVEST Financial Services, 2003-2007 Executive Vice President, Strategic Relationship Mgmt, LPL Financial Institution Services 2007-present</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:
UVEST Financial Services Group	801-47970	September 22, 2009

(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: UVEST Financial Services Group, Inc.	IRS Empl. Ident. No.: 56-1210987
Item of Form (identify)	Answer
	<p>G Burton White</p> <p>BORN: 1969 EDUCATION: College of William and Mary, BBA EMPLOYMENT HISTORY, LAST 5 YEARS: Research, Wachovia Securities, 2000-2007 Managing Director and Director of Research, LPL Financial, November 2007-present Chief Investment Officer, LPL Financial, February 2009-present Vice President, UVEST Financial Services, July 2009-present</p> <p>John Guthery</p> <p>BORN: 1968 EDUCATION: Georgetown University, MBA EMPLOYMENT HISTORY, LAST 5 YEARS: VP and Due Diligence Strategist, LPL Financial, 1996-present Vice President, UVEST Financial Services, July 2009-present</p> <p>Derek Schug</p> <p>BORN: 1970 EDUCATION: Vanderbilt University, BS EMPLOYMENT HISTORY, LAST 5 YEARS: Research, Columbia Management, 1996-2005 VP, Portfolio Strategist, LPL Financial, 2005-present Vice President, UVEST Financial Services, July 2009-present</p> <p>OTHER ACTIVITIES</p> <p>UVEST is actively engaged in a business other than providing investment advice; sells products and services other than investment advice to (broker/dealer) clients; and the principal business of UVEST involves something other than investment advice.</p> <p>UVEST's principal business is that of a registered broker/dealer, offering both full and discount investment services and investment banking services to broker/dealer clients. Principal executive officers and other employees of UVEST are also licensed as securities</p>
7. A., B., C.	

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:
UVEST Financial Services Group	801-47970	September 22, 2009

(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: UVEST Financial Services Group, Inc.	IRS Empl. Ident. No.: 56-1210987
---	-------------------------------------

Item of Form (identify)	Answer
8. A. 8. C. 1.	<p>salespersons (registered representatives) and insurance agents. Therefore, these individuals are licensed to effect securities transactions for any broker/dealer (or advisory) client for separate and customary commission compensation. No client is obligated to use UVEST or any person associated with UVEST for any security or insurance transaction. All clients are free to select any broker/dealer or insurance company that they may choose.</p> <p>The advisory services provided by UVEST may include the recommendation of an insurance product (s); it is anticipated that a UVEST broker/dealer client may also establish a UVEST portfolio management account; please see the disclosures to FORM ADV, Part II, Schedule F, Item 12B.</p> <p>Broker/dealer, non-investment advisory services will account for approximately 75% of UVEST principal executive officer's time.</p> <p>OTHER FINANCIAL ACTIVITIES OR AFFILIATIONS</p> <p>BROKER/DEALER: UVEST is a fully disclosed, introducing broker/dealer and accounts are held by Pershing LLC, a BNY Securities Group (Pershing), which may include investment advisory services. Pershing also acts as executing and clearing broker/dealer for UVEST.</p> <p>IARs may also be registered representatives with UVEST. In such capacity, he/she may sell securities through UVEST and receive normal and customary commissions as a result of such purchases and sales. To the extent that IAR recommends that a client invest in a security which results in a commission being paid to the IAR, this presents a conflict of interest. Certain IARs may be registered representatives of broker/dealers which are not affiliated with UVEST.</p>
8. C. 3.	<p>INVESTMENT ADVISOR</p> <p>UVEST has an agreement with LPL Financial, a registered broker-dealer and registered investment advisor. Under this agreement, UVEST registered representatives that are licensed as investment advisor representatives of LPL Financial are authorized to offer LPL Financial advisory programs to clients. UVEST and LPL Financial are related persons as defined by the Investment Advisers Act of 1940 (Advisers Act).</p> <p>UVEST is also a related person under the Advisers Act of (i) Mutual Service Corporation, a registered investment advisor and registered broker-dealer;; (ii) Waterstone Financial Group, Inc., a registered investment advisor and registered broker-dealer; (iii) Associated Securities Corp., a registered investment advisor and registered broker-dealer; (iv) Associated Planners Investment Advisory Inc., a registered investment advisor; and (v) Independent Advisers Group Corporation, a registered investment advisor.</p> <p>IARs may also offer advisory services through UVEST as discussed throughout this Form</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:
UVEST Financial Services Group	801-47970	September 22, 2009

(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: UVEST Financial Services Group, Inc.	IRS Empl. Ident. No.: 56-1210987
---	-------------------------------------

Item of Form (identify)	Answer
8. C. 6.	<p>ADV. To the extent that IAR recommends that a client open an account in which compensation is received by the IAR, this presents a conflict of interest.</p> <p><u>BANKING OR THRIFT INSTITUTIONS</u></p> <p>UVEST has entered into contractual agreements with more than 300 financial institutions in approximately 41 states. Under the terms of the contracts, UVEST has registered representatives in the banks to hold out UVEST's broker/dealer services to the public.</p> <p>UVEST and The Private Trust Company ("PTC"), a federally chartered non-depository bank licensed to provide trust services in all 50 states, are related persons under the Advisers Act. PTC provides personal trustee services to clients for a variety of administrative fiduciary services.</p>
8. C. 9	<p><u>INSURANCE COMPANY OR AGENCY</u></p> <p>UVEST is an insurance broker for various insurance companies. Securities salespersons of UVEST are insurance agents of these various insurance companies.</p> <p>As disclosed under Item 7A, these individuals and UVEST are licensed to receive typical and customary commission compensation, in their insurance capacities, for any insurance transaction placed on behalf of an insurance client</p>
9. A, B, D	<p><u>BROKER/DEALER</u></p> <p>The primary business of UVEST is that of a registered securities broker/dealer. In line with this securities business, UVEST effects transactions as a broker or agent for both advisory clients (subject to written advisory client transactions) and other (broker/dealer) clients.</p> <p>In its capacity as a securities broker/dealer, UVEST may act as principal for its own account in transactions with broker dealer clients. UVEST may effect principal transactions for advisory accounts subject to the requirements of Section 206(3) of the Advisers Act and other applicable law.</p> <p>In its capacity as a securities broker/dealer, UVEST may affect agency cross or internal cross transactions for broker/dealer clients. UVEST, as a matter of policy, will generally not affect agency cross or internal cross transactions for any advisory client account. However, UVEST reserves the right to effect these transactions on occasion and if any agency or internal cross transaction occurs, prior written permission will be obtained.</p> <p>The principal executive officers and other employees, as licensed registered representatives of UVEST and as insurance agents of various insurance companies are able to effect securities transactions and/or purchase insurance products for any advisory</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:
UVEST Financial Services Group	801-47970	September 22, 2009

(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: UVEST Financial Services Group, Inc.	IRS Empl. Ident. No.: 56-1210987
---	-------------------------------------

Item of Form (identify)	Answer
10.	<p>or broker/dealer client depending upon the capacity in which the individual is acting. Clients are not obligated to engage any of these individuals for these services. All clients are free to select any broker/dealer or insurance company that they wish.</p> <p>UVEST may, from time to time, perform services for or solicit business from companies which include issuers or securities in its capacity as a broker/dealer. UVEST may recommend for purchase or sale these securities to UVEST clients. In connection with these services, UVEST and persons associated with UVEST may come into possession of information of a material, non-public nature. Therefore, UVEST and persons associated with the firm will be prohibited, by law, from disclosing this information, utilizing this information for any UVEST client or acting on this information for personal gain. Material, non-public information will not be communicated to any client until it is available to the investing public through a public distribution. UVEST shall have no responsibility or liability for failing to disclose material, non-public information to clients as a result of following policies and procedures to detect and prevent the misuse of material, non-public information.</p> <p>UVEST may recommend or effect the purchase or sale of securities in which it, or one or more of its officers, directors or employees (associated persons), directly or indirectly has a position or interest or which any associated person purchases or sells for itself. This activity may include trading in these securities in a manner different from the investment advice provided to an advisory client of UVEST. UVEST, consistent with its requirements as a securities broker/dealer and an investment adviser, has adopted personal securities transaction policies and procedures which are located in the UVEST Advisory Code of Ethics. All covered persons of UVEST are required to attest to ensure compliance.</p> <p>UVEST requires all employees and covered persons to comply with the firm's policies and procedures and that all individuals must act in accordance with applicable Federal and State law governing UVEST's activities. Individuals that violate UVEST's policies and procedures are subject to firm imposed sanctions, including termination.</p> <p>UVEST requires all covered persons to attest to the Advisory Code of Ethics ("Code"). UVEST will provide a copy of the Code to any client or prospective client upon request.</p> <p>UVEST does not aggregate block proprietary or personal transactions with those of advisory clients.</p> <p>CONDITIONS FOR MANAGING ACCOUNTS</p> <p>UVEST will generally require a minimum account size of \$25,000 - \$100,000 to open an advisory account. This minimum account size may be negotiable in certain circumstances.</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:
UVEST Financial Services Group	801-47970	September 22, 2009

(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: UVEST Financial Services Group, Inc.	IRS Empl. Ident. No.: 56-1210987
---	-------------------------------------

Item of Form (identify)	Answer
12.	<p>PROXY VOTING STANDARDS</p> <p>UVEST will not have the authority or obligation to take any action or render any advice with respect to the voting of proxies solicited by or with respect to issuers of Securities held in the Account. Clients in the VISTA Manager Direct Solutions program retain the right and obligation to vote proxies relating to securities in the Account. UVEST will not advise you in regard to any legal proceedings, including bankruptcies or class actions, involving securities held in the Account.</p> <p>BROKERAGE RECOMMENDATION</p> <p>UVEST Advisory Products (with the exception of PNC Managed Investments, Inc. SEI, and Trustmark products) are negotiated with Pershing as Custodian and UVEST as broker/dealer. Due to pricing of these models, UVEST cannot support client directed brokerage or custodial arrangements.</p> <p>UVEST maintains best execution standards in our investment advisor policies and procedures, overseen by the Trade Review Committee that demonstrates UVEST has sought best execution through its arrangement with Pershing. This committee meets no less than quarterly. The AOC will also review, on an annual basis, the committee's findings in regards to advisory accounts. The SVP- Asset Management represents advisory interests on the Trade Review Committee.</p> <p>Clients who select UVEST as broker/dealer will have their funds and securities held by Pershing; for these accounts, UVEST will generally receive compensation (commission) for the execution of securities transactions for the account. Transactions for these client accounts will be batched together, through Pershing when UVEST believes that the batching of an order for multiple client accounts in the same security will benefit the clients and will result in best execution.</p> <p>UVEST may decide to purchase or sell securities for several client accounts at approximately the same time. These orders may be batched together (combined into a single transaction) whenever possible to facilitate obtaining best execution, obtain volume discounts, and/or to allocate equitably among these clients, on an average price basis, market fluctuations that might have occurred had the orders been placed independently. Batched transaction are averaged as to price and are allocated as pre-determined account by account at the time the batched transaction was placed with a particular broker or dealer.</p> <p>UVEST will utilize fair and equitable allocation procedures to ensure all clients have access to investment opportunities. UVEST will utilize allocation procedures for client accounts that include proportional or random allocation of securities. UVEST's policy prohibits any allocation of trades in a manner that UVEST's proprietary accounts, affiliated accounts, or any particular client(s) or group of clients receives more favorable treatment than other</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:
UVEST Financial Services Group	801-47970	September 22, 2009

(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: UVEST Financial Services Group, Inc.	IRS Empl. Ident. No.: 56-1210987
---	-------------------------------------

Item of Form (identify)	Answer
	<p>client accounts.</p> <p>ADDITIONAL COMPENSATION</p> <p>UVEST, its principal executive officers and other employees may, from time to time, receive 12b-1 distribution fees from investment companies in connection with the placement of client funds into investment companies. UVEST and your Investment Representative may receive 12b-1 fees charged by the mutual fund companies to the extent permitted by law. These 12b-1 fees will be in addition to, and not in lieu of, UVEST's normal Advisory service and processing fees listed in the schedules above.</p> <p>The IAR may receive additional cash or non-cash compensation from advisory product sponsors. Such compensation may not be tied to the sales of any products. Compensation may include such items as gifts valued at less than \$100 annually, an occasional dinner or ticket to a sporting event, or reimbursement in connection with educational meetings.</p> <p>Please reference disclosure on 1.D for information related to additional compensation for UVEST and the IAR in regards to the Insured Deposit Account (IDA) program.</p> <p>CUSTODY</p> <p>As disclosed on Part I of the ADV, UVEST may, from time to time, take custody of a client's contribution into their advisory account by allowing for checks to be made payable to UVEST or debiting accounts directly for advisory fees. UVEST accomplishes this by their strategic relationship with Pershing. UVEST fully complies with SEC Rule 206(4)-2 in regards to taking custody of client assets. All checks made payable to UVEST are promptly, within a reasonable time frame, deposited to a UVEST account and Pershing LLC ("qualified custodian") takes funds from UVEST and deposits to the corresponding customer account. Clients are furnished notification when opening advisory accounts the identity of the qualified custodian by filing out a separate brokerage application, required of all clients. Pershing sends each client a custodial statement quarterly.</p> <p>UVEST does not take custody of client funds for any "direct" relationship (i.e. PNC Managed Investments, Inc., SEI, or Trustmark) as these funds are made payable directly to the product custodian.</p>

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