

Part 2A of Form ADV: Firm Brochure
Strategic Investment Solutions, Inc.



Wealth Management

9501 W 144th Place
Orland Park, Illinois 60462
Telephone: 708-645-8820
Email: ThosKing@SIS-Incorporated.com
Web Address: SIS-Incorporated.com, StEP401k.com
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This brochure provides information about the qualifications and business practices of Strategic Investment Solutions, Inc.. If you have any questions about the contents of this brochure, please contact SIS at 708-645-8820 or ThosKing@SIS-Incorporated.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission (SEC) or by any state securities authority.

Registering with the SEC as a Registered Investment Advisor does not imply a certain level of skill or training.

Additional information about Strategic Investment Solutions, Inc. also is available on the SEC's website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. SIS's CRD number is 143128.

ITEM 2 MATERIAL CHANGES

The SEC adopted "Amendments to Form ADV" in July, 2010. This Firm Brochure, dated 03/18/2011, is Strategic Investment Solutions, Inc.'s disclosure document prepared according to the SEC's new requirements and rules. This document is a narrative that is substantially different in form and content, and includes some new information that was not previously required to be disclosed.

After the initial filing of this Brochure, this Item will be used to provide clients with a summary of new and/or updated information. SIS will inform clients of the revision(s) based on the nature of the updated information.

Consistent with the new rules, SIS will ensure that clients receive a summary of any material changes to this and subsequent Brochures within 120 days of the close of our business's fiscal year. Furthermore, SIS will provide clients with other interim disclosures about material changes as necessary.

There are no material changes.

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ITEM 4 ADVISORY BUSINESS

Strategic Investment Solutions, Inc. ("SIS") is a SEC-registered investment adviser with its principal place of business located in Illinois. Strategic Investment Solutions, Inc. began conducting business in 2007.

At that time, Mr. King transferred client StEP portfolio assets to SIS from the StEP program he started and managed at Waterstone Financial Group. At the same time, Mr. Byrns transferred client portfolio assets to SIS from a Genworth Financial program similarly managed as is the StEP program. Mr. Byrns began investing client assets in the Genworth program in 1996, the same year that Mr. King, acting as President and co-founder of a firm later merged into Genworth, helped create that Genworth program. In 1982, Mr. King co-founded the firm later merged into Genworth, The Terra Financial Companies, LTD.

Listed below are the firm's principal shareholders (i.e., those individuals and/or entities controlling 25% or more of SIS:

- Robert Michael Byrns, Chief Executive Officer
- Thomas Edwin King, President

Strategic Investment Solutions, Inc. offers the following advisory services to clients:

INVESTMENT SUPERVISORY SERVICES ("ISS") INDIVIDUAL PORTFOLIO MANAGEMENT

SIS provides continuous advice to a client regarding the investment of client funds based on the individual needs of the client. Through personal discussions which establish goals and objectives based on a client's particular circumstances, SIS develops a client's personal investment policy and creates and manages a portfolio based on that policy. During the data-gathering process, SIS determines client's individual objectives, time horizons, risk tolerance, and liquidity needs. As appropriate, SIS also reviews and discusses a client's prior investment history, as well as family composition and background.

SIS manages these advisory accounts on a discretionary basis. Account supervision is guided by the client's stated objectives (i.e., maximum capital appreciation, growth, income, or growth and income), as well as tax considerations.

Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors.

SIS investment recommendations are not limited to any specific product or service offered by a broker-dealer or insurance company and will generally include advice regarding the following securities:

- Certificates of deposit
- Mutual fund shares

Because some types of investments involve certain additional degrees of risk, they will only be implemented/recommended when consistent with the client's stated investment objectives, tolerance for risk, liquidity and suitability.

INVESTMENT SUPERVISORY SERVICES ("ISS") MODEL PORTFOLIO MANAGEMENT

SIS provides portfolio management services to clients using model asset allocation portfolios. Each model portfolio is designed to meet a particular investment goal. Strategic Investment Solutions, Inc. "Your Next StEP" Strategic Equity Portfolios and "Your Next StEP 401(k)" programs ("StEP Programs" or "Programs") use proprietary model asset allocation portfolios structured by Mr. Byrns and Mr. King, as well as model portfolios created by Dimensional Fund Advisors, LP (DFA), an unaffiliated investment adviser. Each model portfolio in the StEP Program is designed to meet a particular investment goal. SIS offers this service where appropriate, to individuals, pension and profit sharing plans, trusts, estates and charitable organizations.

SIS typically utilizes no load mutual funds offered by DFA in each of its StEP Model portfolios. DFA sponsored mutual funds follow both an active and a passive investment philosophy, i.e., active in portfolio

construction and trading rules, passive in holdings acquired. Model portfolios may also contain no load or load waived mutual funds of other fund companies, stocks, bonds and/or exchanged traded funds (ETFs), depending on portfolio needs or client specific needs. Other investments are selected on the basis of any or all of the following criteria: how inclusion adds to the overall portfolio and performance history; and when the considered investment is a fund, the fee structure; the track record of the fund's manager; the investment objective and ability to adhere thereto; the industry sector in which they invest and the management style and philosophy. In order to ensure that SIS's initial determination of an appropriate StEP portfolio continues to be suitable and that the client's account continues to be managed in a manner appropriate to the client's financial circumstances, SIS will maintain client suitability information in the client's file. SIS will monitor and, if necessary, rebalance accounts. If SIS believes that a particular asset class or investment is overbalanced or performing inadequately, or if SIS believes that a different investment is more suitable for the portfolio's goals, then SIS will recommend a different investment balance and reinvest clients' assets accordingly. The most dramatic use of rebalancing typically occurs at the time when a client that previously reinvested all gains and dividends elects to take monthly periodic withdrawals from the portfolio. Minimum Required Distribution (MRD) rules imposed by the IRS when clients reach age 70 ½ may drive these withdrawals.

Once the appropriate portfolio has been determined, the portfolio will be managed based in its appropriate model, which largely consists of DFA institutional class asset class funds. More information on DFA can be found at DFAUS.com.

Doug Stepanisky/Frank Pavlica and Colin Kelly also manage investment advisory accounts using diversified asset allocation portfolios consisting primarily of open-ended retail mutual funds other than DFA funds. The portfolios may also contain individual stocks, bonds, exchange traded funds (ETFs), or certificates of deposit, depending on portfolio or client specific needs. The portfolio and asset class composition is determined separately for each account of each individual client.

Determinations of portfolio structure take into account client risk tolerance, investment history, current holdings, financial status, and time until the money is expected to be needed, with this information reviewed at least annually. This data is used in addition to the mandatory client financial data required to be collected and provided to SIS's Broker-Dealer, LPL Financial, who has supervisory duties as the investment advisor's Broker-Dealer. This data includes a profile of each client's income, net worth, liquid net worth, portfolio value, tax rate, and source of wealth. All client accounts are managed on a discretionary basis. Clients will retain individual ownership of all securities.

To ensure that the investment management of StEP and other portfolios remains consistent with the client's risk tolerance and goals, the investment advisor will, on a best efforts basis, maintain current financial and suitability information for each client. The portfolios will be rebalanced as determined necessary to keep the client's asset allocation consistent with their pre-determined risk tolerance and needs.

SIS manages these advisory accounts on a discretionary basis. Account supervision is guided by the client's stated objectives (i.e., maximum capital appreciation, growth, income, or growth and income), as well as tax considerations.

Through personal discussions with the client, including the completion of a risk tolerance questionnaire, in which the client's goals and objectives are established, SIS determines if the model portfolio is suitable to the client's circumstances. Once the suitability of the portfolio is determined, the portfolio is managed based on the portfolio's goal, rather than on each client's individual needs. Clients, nevertheless, have the opportunity to place reasonable restrictions on the types of investments to be held in their account. Clients retain individual ownership of all securities.

SIS investment recommendations are not limited to any specific product or service offered by a broker-dealer or insurance company and will generally include advice regarding the following securities:

- Certificates of deposit
- Mutual fund shares

Because some types of investments involve certain additional degrees of risk, they will only be implemented/recommended when consistent with the client's stated investment objectives, tolerance for risk, liquidity and suitability.

To ensure that SIS's initial determination of an appropriate portfolio remains suitable and that the account continues to be managed in a manner consistent with the client's financial circumstances, SIS:

1. Sends quarterly written reminders to each Model Portfolio Management Services client requesting any updated information regarding changes in the client's financial situation and investment objectives;
2. At least annually, contacts each participating client to determine whether there have been any changes in the client's financial situation or investment objectives, and whether the client wishes to impose investment restrictions or modify existing restrictions;
3. Is reasonably available to consult with the client; and
4. Maintains client suitability information in each client's file.

AMOUNT OF MANAGED ASSETS

As of 3/9/2011, SIS was actively managing \$245,677,000 of clients' assets on a discretionary basis.

ITEM 5 FEES AND COMPENSATION

INVESTMENT SUPERVISORY SERVICES ("ISS") INDIVIDUAL PORTFOLIO MANAGEMENT FEES

SIS's annual fees for Investment Supervisory Services are based upon a percentage of assets under management and generally range from 1.375% to .75%.

The annualized fee for Investment Supervisory Services is charged as a percentage of assets under management, according to the following schedule:

FEES FOR MONEY MANAGEMENT SERVICES

Total Asset Value	Quarterly Fee/ Annual Rate
\$200,000 - \$499,999	.33125 / 1.325
Next \$250,000	.31875 / 1.275
Next \$250,000	.29375 / 1.175
Next \$1,000,000	.2500 / 1.000
Next \$3,000,000	.2375 / 0.950
Next \$5,000,000	.2125 / 0.850
\$10,000,000 and above	By agreement

Account minimum:

\$200,000 and above. Portfolios with aggregate account balances of \$200,000 or more will have access to all DFA funds and will be engineered and rebalanced by Advisor as needed. Portfolios of \$199,999 and less will a) have access to two funds, the proportion of which will reflect their Risk Tolerance score and, b) clients will be charged 137.5 annually, paid ¼ each calendar quarter.

Exceptions to the account minimum and fee may be made in certain instances. Examples include:

- For portfolios with 75% or greater bond allocation, the annual fee shall be .75.
- For portfolios that start with assets less than the minimum account size but that additional deposits will be made in a reasonable period of time, the total of which meets or exceeds account minimum.
- The client and Solicitor may mutually agree to another fee schedule not to exceed 2.5% by writing the gross annual fee percentage next to the above fee schedule and initialing such.

SIS fees are billed in arrears at the end of each calendar quarter based upon the value (market value or fair market value in the absence of market value), of the client's account at the end of the previous quarter. Fees will be debited from the account in accordance with the client authorization in the SIS Discretionary Agreement.

Limited Negotiability of Advisory Fees: Although Strategic Investment Solutions, Inc. has established the aforementioned fee schedule(s), SIS retains the discretion to negotiate alternative fees on a client-by-client basis. Client facts, circumstances and needs are considered in determining the fee schedule. These include the complexity of the client's situation, assets to be placed under management, anticipated future additional assets, related accounts, portfolio style, account composition, reports, among other factors. The specific annual fee schedule is identified in the contract between the adviser and each client.

SIS may group certain related client accounts for the purposes of achieving the minimum account size requirements and determining the annualized fee.

Discounts not generally available to advisory clients may be offered to family members and friends of associated persons of the firm.

INVESTMENT SUPERVISORY SERVICES ("ISS") MODEL PORTFOLIO MANAGEMENT FEES

SIS management personnel and other related persons are licensed as registered representatives of a broker-dealer and/or licensed as insurance agents or brokers. In their separate capacity(ies), these individuals are able to implement investment recommendations for advisory clients for separate and typical compensation (i.e., commissions, 12b-1 fees or other sales-related forms of compensation). This presents a conflict of interest to the extent that these individuals recommend that a client invest in a security which results in a commission being paid to the individuals. Clients are not under any obligation to engage these individuals when considering implementation of advisory recommendations. The implementation of any or all recommendations is solely at the discretion of the client.

GENERAL INFORMATION

Termination of the Advisory Relationship: A client agreement may be canceled at any time, by either party, for any reason upon receipt of 30 days written notice. Upon termination of any account, any prepaid, unearned fees will be promptly refunded.

Mutual Fund Fees: All fees paid to Strategic Investment Solutions, Inc. for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds and/or ETFs to their shareholders. These fees and expenses are described in each fund's prospectus. These fees will generally include a management fee, other fund expenses, and a possible distribution fee. If the fund also imposes sales charges, a client may pay an initial or deferred sales charge. A client could invest in a mutual fund directly, without the services of Strategic Investment Solutions, Inc.. In that case, the client would not receive the services provided by SIS which are designed, among other things, to assist the client in determining which mutual fund or funds are most appropriate to each client's financial condition and objectives. Accordingly, the client should review both the fees charged by the funds and SIS's fees to fully understand the total amount of fees to be paid by the client and to thereby evaluate the advisory services being provided.

Wrap Fee Programs and Separately Managed Account Fees: Clients participating in separately managed account programs may be charged various program fees in addition to the advisory fee charged by SIS. Such fees may include the investment advisory fees of the independent advisers, which may be charged as part of a wrap fee arrangement. In a wrap fee arrangement, clients pay a single fee for advisory, brokerage and custodial services. Clients' portfolio transactions may be executed without commission charge in a wrap fee arrangement. In evaluating such an arrangement, the client should also consider that, depending upon the level of the wrap fee charged by the broker-dealer, the amount of portfolio activity in the client's account, and other factors, the wrap fee may or may not exceed the aggregate cost of such services if they were to be provided separately. SIS will review with clients any separate program fees that may be charged to clients.

Additional Fees and Expenses: In addition to SIS advisory fees, clients are also responsible for the fees and expenses charged by custodians and imposed by broker-dealers, including, but not limited to, any transaction charges imposed by a broker dealer with which an independent investment manager effects transactions for the client's account(s). Please refer to the "Brokerage Practices" section (Item 12) of this Form ADV for additional information.

Grandfathering of Minimum Account Requirements: Pre-existing advisory clients are subject to Strategic Investment Solutions, Inc.'s minimum account requirements and advisory fees in effect at the time the client entered into the advisory relationship. Therefore, SIS's minimum account requirements will differ among clients.

ERISA Accounts: Strategic Investment Solutions, Inc. is deemed to be a fiduciary to advisory clients that are employee benefit plans or individual retirement accounts (IRAs) pursuant to the Employee Retirement Income and Securities Act ("ERISA"), and regulations under the Internal Revenue Code of 1986 (the "Code"), respectively. As such, SIS is subject to specific duties and obligations under ERISA and the Internal Revenue Code that include, among other things, restrictions concerning certain forms of compensation. To avoid engaging in prohibited transactions, Strategic Investment Solutions, Inc. may only charge fees for investment advice about products for which the firm and/or its related persons do not receive any commissions or 12b-1 fees, or conversely, investment advice about products for which the firm and/or its related persons receive commissions or 12b-1 fees, however, only when such fees are used to offset Strategic Investment Solutions, Inc.'s advisory fees.

Advisory Fees in General: Clients should note that similar advisory services may (or may not) be available from other registered (or unregistered) investment advisers for similar or lower fees.

Limited Prepayment of Fees: Under no circumstances does SIS require or solicit payment of fees in advance.

ITEM 6 Strategic Investment Solutions, Inc. does not charge performance-based fees.

ITEM 7 TYPES OF CLIENTS

Strategic Investment Solutions, Inc. provides advisory services to the following types of clients:

- Individuals (other than high net worth individuals)
- High net worth individuals
- Pension and profit sharing plans (other than plan participants)

ITEM 8 METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS

SIS uses the following methods of analysis in formulating investment advice and/or managing client assets:

Asset Allocation. Rather than focusing primarily on securities selection, SIS attempts to identify an appropriate ratio of equity asset classes, fixed income asset classes, and cash suitable to the client's investment goals and risk tolerance.

A risk of asset allocation is that the client may not participate in sharp increases in a particular security, industry or market sector. Another risk is that the ratio of securities, fixed income, and cash will change over time due to stock and market movements and, if not rebalanced, will no longer be appropriate for the client's goals

Risks for all forms of analysis. SIS's securities analysis methods rely on the assumption that the companies whose securities are purchased and sold, the rating agencies that review these securities, and other publicly-available sources of information about these securities, are providing accurate and unbiased data. While SIS is alert to indications that data may be incorrect, there is always a risk that analysis may be compromised by inaccurate or misleading information.

INVESTMENT STRATEGIES

SIS uses the following strategy(ies) in managing client accounts, provided that such strategy(ies) are appropriate to the needs of the client and consistent with the client's investment objectives, risk tolerance, and time horizons, among other considerations:

Efficient Markets. SIS believes that markets are efficient and, for investing purposes, assets are fairly priced. Price risk factors determine the expected rate of return. Diversification reduces the risk of uncertainty. Portfolio asset allocation principally determines results in the portfolio.

A primary source of information utilized by SIS is a domestic, international and emerging market asset class database updated monthly. SIS's investment strategy is a hybrid of Modern Portfolio Theory and Efficient Markets Hypothesis, a passive management strategy, which refers to a buy-and-hold approach to asset management. The practice of passive management believes that no one can time the market. The focus for the investor should be how much the investor can risk losing and how long they are willing to keep their money in the market to capture the gains that, as historical data have proven, will most likely come. The passive manager practices true diversity. The investor, based on risk assessment of the individual and on historical performance data, selects a variety of funds from fourteen to fifteen asset classes, not just two or three. Historically, while one asset class such as US Large Cap value is down, another asset class, such as International Small Cap Value might go up. Hence, the investor benefits from the market's gains while simultaneously off-setting the risk of substantial loss. Additionally, costs are decreased for the investor as trades are kept at a minimum.

Long-term purchases. SIS purchases securities with the idea of holding them in the client's account for a year or longer. Typically SIS employs this strategy when:

- SIS believes the securities to be currently undervalued, and/or
- SIS wants exposure to a particular asset class over time, regardless of the current projection for this class.

A risk in a long-term purchase strategy is that by holding the security for this length of time, SIS may not take advantage of short-term gains that could be profitable to a client. Moreover, if predictions are incorrect, a security may decline sharply in value before the decision to sell is made.

Risk of Loss. Securities investments are not guaranteed and clients may lose money on investments. SIS asks that clients work with the firm to help understand their tolerance for risk.

ITEM 9 DISCIPLINARY INFORMATION

SIS is required to disclose any legal or disciplinary events that are material to a client's or prospective client's evaluation of our advisory business or the integrity of our management. SIS and its management personnel have no reportable disciplinary events to disclose.

ITEM 10 OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

Clients should be aware of the receipt of additional compensation by Strategic Investment Solutions, Inc. and its management persons. Investment Advisor Representatives. Solicitors or employees create a conflict of interest that may impair the objectivity of the firm and these individuals when making advisory recommendations. Strategic Investment Solutions, Inc. endeavors at all times to put the interest of its clients first as part of its fiduciary duty as a registered investment adviser; SIS takes the following steps to address this conflict:

- The principal executive officers, employees of SIS, and Doug Stepansky, Frank Pavlica, Colin Kelly and Solicitors may be separately licensed as registered representatives and investment adviser representatives of firms unaffiliated with SIS that are registered as both a broker-dealer and/or an investment adviser. Associated persons of SIS are also insurance agents or brokers for one or more insurance companies. As such, these individuals, in their separate capacities as registered representatives and/or insurance agents or brokers, will be able to effect securities transactions and/or purchase insurance and insurance-related investment products (insurance) for clients, for which they will receive separate, yet customary compensation. Clients, however, are not under any obligation to engage these individuals when considering implementation of any such transaction.

- Robert Byrns, Chairman, Chief Executive Officer and Treasurer of SIS, is also the owner of Robert Byrns E. A. (Enrolled Agent) (hereinafter RB EA) and in this separate capacity, may provide tax preparation and accounting services as well as other financial consulting services for separate and typical compensation. RB EA may recommend SIS to accounting clients in need of advisory services and SIS may recommend RB EA to advisory clients in need of accounting or tax preparation services. Accounting and tax preparation services provided by RB EA are separate and distinct from the advisory services of SIS, and the fees charged for such services are separate from those charged by SIS to advisory clients. There are no referral fee arrangements between SIS and RB EA for these referrals. No SIS client is obligated to use RB EA for any accounting or tax preparation services and conversely, no accounting or tax preparation services client is obligated to use the advisory services provided by SIS. Mr. Byrns is not seeking new tax clients.

- Frank Pavlica, a Certified Public Accountant, provides tax preparation and accounting as Frank Pavlica CPA, PSF. These services are separate and distinct from the Registered Representative/Investment Advisor Representative services performed, and the fees charged for such services are separate from those charged to advisory clients. No tax or accounting client is obligated to use Frank Pavlica for investment advisory services.

- Thomas King, President of SIS, is also Sole Proprietor of a firm doing business as King Profit Performance providing business consulting services to registered representative and principals of broker dealers. These services may include, but are not necessarily limited to, business and succession planning, technology, and training.

While these individuals endeavor at all times to put the interest of clients first as part of SIS's fiduciary duty, clients should be aware that the receipt of additional compensation itself creates a conflict of interest, and may affect the judgment of these individuals when making recommendations.

- Robert Byrns and Thomas King may spend as much as 10% of their time with all of these related and unrelated activities. Frank Pavlica may spend as much as 70% of his time with unrelated activities.

- No affiliated person of SIS will act as agent-of- record on accounts managed by SIS.

- SIS discloses to clients the existence of all material conflicts of interest, including the potential for SIS and SIS employees to earn compensation from advisory clients in addition to SIS's advisory fees.

- SIS discloses to clients that they are not obligated to purchase recommended investment products from our employees or affiliated companies.
- SIS collects, maintains and documents accurate, complete and relevant client background information, including the client's financial goals, objectives and risk tolerance.
- SIS's management conducts regular reviews of each client account to verify that all recommendations made to a client are suitable to the client's needs and circumstances.
- SIS requires SIS employees to seek prior approval of any outside employment activity so that SIS may ensure that any conflicts of interests in such activities are properly addressed;
- SIS periodically monitors these outside employment activities to verify that any conflicts of interest continue to be properly addressed by SIS.
- SIS educates employees regarding the responsibilities of a fiduciary, including the need for having a reasonable and independent basis for the investment advice provided to clients.

ITEM 11 CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS, PERSONAL

Trading and Privacy Notice

SIS has adopted a Code of Ethics which sets forth high ethical standards of business conduct that are required of employees, including compliance with applicable federal securities laws.

Strategic Investment Solutions, Inc. and its personnel owe a duty of loyalty, fairness and good faith towards clients, and have an obligation to adhere not only to the specific the Code of Ethics but to the general principles that guide the Code.

The SIS Code of Ethics includes policies and procedures for the review of quarterly securities transactions reports as well as initial and annual securities holdings reports that must be submitted by the firm's access persons. Among other things, the Code of Ethics also requires the prior approval of any acquisition of securities in a limited offering (e.g., private placement) or an initial public offering. The code also provides for oversight, enforcement and recordkeeping provisions.

Strategic Investment Solutions, Inc.'s Code of Ethics further includes the firm's policy prohibiting the use of material non-public information. While SIS does not believe that it has any particular access to non-public information, all employees are reminded that such information may not be used in a personal or professional capacity.

A copy of SIS's Code of Ethics is available to SIS advisory clients and prospective clients. You may request a copy by email sent to ThosKing@SIS-Incorporated.com, or by calling SIS at 708-645-8820.

The Code of Ethics is designed to assure that the personal securities transactions, activities and interests of employees will not interfere with (a) making decisions in the best interest of advisory clients and (b) implementing such decisions while, at the same time, allowing employees to invest for their own accounts.

SIS and/or individuals associated with SIS may buy or sell for their personal accounts securities identical to or different from those recommended to clients. In addition, any related person(s) may have an interest or position in a certain security (ies) which may also be recommended to a client.

It is the expressed policy of SIS that no person employed by SIS may purchase or sell any security prior to a transaction(s) being implemented for an advisory account, thereby preventing such employee(s) from benefiting from transactions placed on behalf of advisory accounts.

SIS, as stated in its Privacy Policy, is committed to providing clients with investment portfolio and other services backed by quality client service. As such, SIS recognizes the importance of keeping client personal information secure. SIS collects nonpublic personal information about clients from the following sources: - Information received from the client on applications or other forms (such as name, address, social security number, etc.) - Information about client transactions with SIS or others (such as account numbers, holdings and balances, etc.). SIS collects and uses client information to the extent needed to conduct business. SIS may share or exchange information with firms, such as broker-dealers or third party administrators, hired to effect or administer transactions the client requests or otherwise authorizes. SIS does not sell a client's nonpublic personal information to anyone. SIS does not disclose the nonpublic personal information of clients or former clients to anyone except as permitted by law. SIS restricts access to nonpublic personal information about clients to those employees who need to know that information to provide products or services. SIS maintains physical, electronic, and procedural safeguards that comply with federal standards to guard clients' nonpublic personal information. SIS requires any organization that helps serve clients to meet all privacy standards. SIS will monitor practices to ensure that clients' privacy is respected. SIS conducts business in a manner that meets privacy regulations of any state or jurisdictions in which it does business. No action is required on the client's part. This notice is meant to inform how SIS safeguards nonpublic personal financial information. Clients may wish to file this note with financial records.

A copy of SIS's Privacy Policy is available to advisory clients and prospective clients. Request a copy by email sent to ThosKing@SIS-Incorporated.com, or by calling 708-645-8820.

ITEM 12 BROKERAGE PRACTICES

For discretionary clients, Strategic Investment Solutions, Inc. requires clients to provide SIS with written authority to determine the broker-dealer to use and the commission costs that will be charged to these clients for these transactions.

These clients must include any limitations on this discretionary authority in this written authority statement. Clients may change/amend these limitations as required. Such amendments must be provided in writing.

As SIS does not have the discretionary authority to determine the broker-dealer to be used or the commission rates to be paid, clients must direct Strategic Investment Solutions, Inc. as to the broker-dealer to be used.

Strategic Investment Solutions, Inc. requires that clients direct to place trades through Charles Schwab "Broker". In the case of 401(k) plan sponsor clients, many plans are housed at Expert Plan, who places trades at Matrix. In the case of 401(k) plans whose management SIS received by a "change of agent of record" notice, trades are placed through arrangements in place when SIS received management of the plan. Strategic Investment Solutions, Inc. has evaluated Schwab and Matrix and believes that they will provide clients with a blend of execution services, commission costs and professionalism that will assist SIS to meet its fiduciary obligations to clients.

SIS reserves the right to decline acceptance of any client account for which the client directs the use of a broker other than those stated above if SIS believes that this choice would hinder SIS's fiduciary duty to the client and/or SIS's ability to service the account. In directing the use of Schwab, Matrix or others, it should be understood that Strategic Investment Solutions, Inc. will not have authority to negotiate commissions or to necessarily obtain volume discounts, and best execution may not be achieved. In addition, a disparity in commission charges may exist between the commissions charged to the client and those charged to other clients (who may direct the use of another broker).

Clients should note, while Strategic Investment Solutions, Inc. has a reasonable belief that Schwab, Matrix or others are able to obtain best execution and competitive prices, SIS will not be independently seeking best execution price capability through other brokers. Not all advisers require clients to direct use of a particular broker-dealer.

From time to time SIS may make an error in submitting a trade order on a client's behalf. When this occurs, SIS may place a correcting trade with the broker-dealer which has custody of the account. If an investment gain results from the correcting trade, the gain will remain in the account unless the same error involved other client account(s) that should have received the gain. It is not permissible for the client to retain the gain, or SIS confers with the client and the client decides to forego the gain (e.g. due to tax reasons). If the gain does not remain in the account and Charles Schwab & Co. Inc. ("Schwab") is the custodian, Schwab will donate the amount of any gain over \$100 to charity. If a loss occurs greater than \$100, SIS will pay for the loss. Schwab will maintain the loss or gain (if such gain is not retained in the account) if it is under \$100 to minimize and offset its administrative time and expense. Generally, if related trade errors result in both gains and losses in the account, they may be netted.

For clients in need of brokerage or custodial services, and depending on client circumstances and needs, SIS may recommend the use of one of several brokers (including, but not limited to Schwab, Matrix or others), provided that such recommendation is consistent with SIS's fiduciary duty to the client. Clients must evaluate these brokers before opening an account. The factors considered by Strategic Investment Solutions, Inc. when making these recommendations are the broker's ability to provide professional services, experience with the broker, the broker's reputation, the broker's quality of execution services and costs of such services, among other factors. Clients are not under any obligation to effect trades through any recommended broker.

As a matter of policy and practice, Strategic Investment Solutions, Inc. does not generally block client trades and, therefore, SIS implements client transactions separately for each account. Consequently, certain client trades may be executed before others, at a different price and/or commission rate. Additionally, clients may not receive volume discounts available to advisers who block client trades.

Strategic Investment Solutions, Inc. may require that clients establish brokerage accounts with the Schwab Institutional division of Charles Schwab & Co., Inc. ("Schwab"), a FINRA registered broker-dealer, member SIPC, to maintain custody of clients' assets and to effect trades for their accounts. Although SIS requires that clients establish accounts at Schwab, it is the client's decision to custody assets with Schwab. Strategic Investment Solutions, Inc. is independently owned and operated and not affiliated with Schwab.

Schwab provides Strategic Investment Solutions, Inc. with access to its institutional trading and custody services, which are typically not available to Schwab retail investors. These services generally are available to independent investment advisers on an unsolicited basis, at no charge to them so long as a total of at least \$10 million of the adviser's clients' assets are maintained in accounts at Schwab Institutional. These services are not contingent upon SIS's committing to Schwab any specific amount of business (assets in custody or trading commissions). Schwab's brokerage services include the execution of securities transactions, custody, research, and access to mutual funds and other investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment.

For client accounts maintained in its custody, Schwab generally does not charge separately for custody services, but is compensated by account holders through commissions and other transaction-related or asset-based fees for securities trades that are executed through Schwab or that settle into Schwab accounts.

Schwab Institutional also makes available to SIS other products and services that benefit Strategic Investment Solutions, Inc. but may not directly benefit clients' accounts. Many of these products and services may be used to service all or some substantial number of client accounts, including accounts not maintained at Schwab.

Schwab's products and services that assist SIS in managing and administering clients' accounts include software and other technology that:

1. Provide access to client account data (such as trade confirmations and account statements)
2. Facilitate trade execution and allocate aggregated trade orders for multiple client accounts
3. Provide research, pricing and other market data

4. Facilitate payment of SIS fees from clients' accounts
5. Assist with back-office functions, recordkeeping and client reporting.

Schwab Institutional also offers other services intended to help SIS manage and further develop its business enterprise. These services may include:

1. Compliance, legal and business consulting
2. Publications and conferences on practice management and business succession
3. Access to employee benefits providers, human capital consultants and insurance providers.

Schwab may make available, arrange and/or pay third-party vendors for the types of services rendered to Strategic Investment Solutions, Inc. Schwab Institutional may discount or waive fees it would otherwise charge for some of these services or pay all or a part of the fees of a third party providing these services to SIS. Schwab Institutional may also provide other benefits such as educational events or occasional business entertainment of SIS personnel. In evaluating whether to recommend or require that clients custody their assets at Schwab, SIS may take into account the availability of some of the foregoing products and services and other arrangements as part of the total mix of factors considered and not solely on the nature, cost or quality of custody and brokerage services provided by Schwab, which may create a potential conflict of interest.

For its "Your Next StEP 401(k)" plan, Defined Benefit and other qualified plans, SIS partners with ExpertPlan (EP) which is a CEFEX certified record keeper. EP provides the electronic engine for StEP 401k.com, which allows participants and plan sponsors to have electronic web based portal access to plan administration, information, custom reports and communications tools. EP also provides prototype plans, IRS Form 5500 preparation, 1099, 945s, summary annual report preparation and plan updates, when needed.

More information on EP can be found at ExpertPlan.com and the EP proposal provided plan Sponsors at time of the plan origination.

ITEM 13 REVIEW OF ACCOUNTS

INVESTMENT SUPERVISORY SERVICES ("ISS") INDIVIDUAL PORTFOLIO MANAGEMENT

REVIEWS: While the underlying securities within Individual Portfolio Management Services accounts are continually monitored, these accounts are reviewed at least quarterly. Accounts are reviewed in the context of each client's stated investment objectives and guidelines. More frequent reviews may be triggered by material changes in variables such as the client's individual circumstances, or the market, political or economic environment.

Accounts are reviewed by one or more of the following: Mr. Byrns, CEO; Mr. King, President; Mr. Stepansky, Investment Adviser Representative; Mr. Pavlica, Investment Adviser Representative; and Mr. Kelly, Investment Adviser Representative.

REPORTS: In addition to the monthly statements and confirmations of transactions that clients receive from their broker-dealer, SIS will provide quarterly statements summarizing account performance, balances and holdings. When combined client subaccounts total \$200,000 or less, SIS may elect not to send quarterly SIS statements or invoices, provided those same clients receive monthly statements and transaction confirmations directly from the custodian. When acting as the investment manager ("agent of record") on a 401(k) or other qualified plan, statements and transaction confirmations are provided by the third party administrator, not SIS.

ITEM 14 CLIENT REFERRALS AND OTHER COMPENSATION

SIS may pay referral fees to independent persons or firms ("Solicitors") for introducing clients to SIS. Whenever SIS pays a referral fee, it requires the Solicitor to provide the prospective client with a copy of

SIS's current ADV Part II (Firm Brochure) and a separate disclosure statement that includes the following information:

- The Solicitor's name and relationship with SIS
- The fact that the Solicitor is being paid a referral fee
- The amount of the fee
- Whether the fee paid to SIS by the client will be increased above SIS's normal fees in order to compensate the Solicitor

As a matter of firm practice, advisory fees paid to SIS by clients referred by solicitors are not increased as a result of any referral. Client and Solicitor may agree to a higher fee than what is SIS's practice when additional services are provided the client.

It is Strategic Investment Solutions, Inc.'s policy not to accept or allow related persons to accept any form of compensation, including cash, sales awards or other prizes, from a non-client in conjunction with the advisory services SIS provides.

SIS may from time to time compensate, either directly or indirectly, any person (defined as a natural person or a company) for client referrals. SIS has pre-approved select Investment Advisor Representatives or Solicitors or unaffiliated broker-dealers or Registered Investment Advisers that may, in their capacity as IARs or Solicitors, introduce clients to SIS's Strategic Equity Portfolio (StEP) Programs. SIS may approve selected advisors of other firms in the future.

SIS is aware of the special considerations promulgated under Section 206(4)-3 of the Investment Advisers Act of 1940 and similar state regulations. As such, appropriate disclosure shall be made, all written instruments will be maintained by SIS and all applicable Federal and/or State laws will be observed.

ITEM 15 CUSTODY

SIS previously disclosed in the "Fees and Compensation" section (Item 5) of this Brochure that SIS directly debits advisory fees from client accounts.

As part of this billing process, the client's custodian is advised of the amount of the fee to be deducted from that client's account. On at least a quarterly basis, the custodian is required to send to the client a statement showing all transactions within the account during the reporting period.

Because the custodian does not calculate the amount of the fee to be deducted, it is important for clients to carefully review their custodial statements to verify the accuracy of the calculation, among other things. Clients should contact SIS directly if they believe there may be an error in their statement.

In addition to the periodic statements that clients receive directly from their custodians, SIS also sends account statements directly to clients on a quarterly basis. SIS urges clients to carefully compare the information provided on these statements to ensure that all account transactions, holdings and values are correct and current.

Strategic Investment Solutions, Inc. does not have actual or constructive custody of client accounts.

ITEM 16 INVESTMENT DISCRETION

Clients may hire SIS to provide discretionary asset management services, in which case SIS places trades in client's accounts without contacting the client prior to each trade to obtain the client's permission.

SIS's discretionary authority includes the ability to do the following without contacting the client:

- Determine the security to buy or sell
- Determine the amount of the security to buy or sell

Clients give SIS discretionary authority when they sign a Discretionary Agreement with SIS, and may limit this authority by giving SIS written instructions. Clients may also change/amend such limitations by once again providing SIS written instructions.

Strategic Investment Solutions, Inc. requires that it be provided written authority to determine which securities and the amounts of securities bought or sold in client's account.

ITEM 17 VOTING CLIENT SECURITIES

As a matter of firm policy, SIS does not vote proxies on behalf of clients. Therefore, although SIS may provide investment advisory services relative to client investment assets, clients maintain exclusive responsibility for: (a) directing the manner in which proxies solicited by issuers of securities beneficially owned by the client shall be voted, and (b) making all elections relative to any mergers, acquisitions, tender offers, bankruptcy proceedings or other type events pertaining to client's investment assets. Clients are responsible for instructing each custodian of the assets, to forward to the client copies of all proxies and shareholder communications relating to the client's investment assets.

SIS does not offer consulting assistance regarding proxy issues to clients.

ITEM 18 FINANCIAL INFORMATION

Under no circumstances does SIS require or solicit payment of fees in advance for services rendered. Therefore, SIS is not required to include a financial statement.

As an advisory firm that maintains discretionary authority for client accounts, SIS is required to disclose any financial condition that is reasonable likely to impair SIS's ability to meet contractual obligations. Strategic Investment Solutions, Inc. has no additional financial circumstances to report.

Strategic Investment Solutions, Inc. has not been the subject of a bankruptcy petition at any time during the past ten years.