



Solutions 4 Wealth, Ltd

201 Countryside Court
Southlake, TX 76092

R. Guy Hatcher: 817-416-1975
guy@apnow.com
www.apnow.com

March 2011

This brochure provides information about the qualifications and business practices of Solutions 4 Wealth, Ltd. If you have any questions about the contents of this brochure, please contact Mr. Hatcher at 817-416-1975 and/or guy@apnow.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Solutions 4 Wealth, Ltd. also is available on the SEC's website at www.adviserinfo.sec.gov.

Material Changes

Because much of the information in this Part 2A of Form ADV is additional information not previously provided in our Part II of Form ADV, we recommend that you read this Part 2A of Form ADV in its entirety.

Table of Contents

Advisory Business.....	1
Fees and Compensation	3
Performance-Based Fees and Side-By-Side Management	4
Types of Clients	4
Methods of Analysis, Investment Strategies and Risk of Loss.....	4
Disciplinary Information.....	5
Other Financial Industry Activities and Affiliations	5
Code of Ethics, Participation or Interest in Client Transactions and Personal Trading.....	5
Brokerage Practices.....	7
Review of Accounts.....	8
Client Referrals and Other Compensation	8
Custody	8
Investment Discretion.....	9
Voting Client Securities	9
Financial Information.....	9

ADVISORY BUSINESS

Advisory Firm Description

While Solutions 4 Wealth, Ltd. (the "Company") has been in business since September 2002, it has been a Registered Investment Advisor since 2007. Registration does not imply a certain level of skill or training. The principal owners are Randy Guy Hatcher and Tamera Muse Hatcher.

Types of Advisory Services

Solutions 4 Wealth provides clients with a full array of services including fee-only investment management. This full range of business coaching, wealth management and other financial services includes:

- Financial Planning
- Estate Planning
- Investment Management

The Company's aim is to assist clients in defining their goals, providing various options to obtain their goals and assisting with the implementation of the selected plans to achieve those goals.

Initially, each client is interviewed at length to determine how the related entities might best serve the needs unique to that individual or entity. Following is a list of the services and/or plans and their descriptions provided by Solutions 4 Wealth, Ltd. to its clients:

- **Solutions 4 Wealth®:** A combination package consisting of five unique processes. The Life Evaluator Profile®, The Personal Financial Census®, The Investment Filter®, The Diversification Strategy® and From Generation to Generation® are each included in this value package. The Company also provides personalized service with annual review meetings, quarterly phone conferences, annual financial magazine, annual personal tax planning, Medicare and Medicaid updates and a dedicated staff person.
- **The Wealth Review®:** A maintenance agreement whereby the Company reviews the client's cash flow, net worth, investment choices and qualified distribution options on an annual basis. This review process monitors the performance of the financial plan for the previous twelve-month period and acts to ensure that the plan remains viable in the context of ever-changing personal desires and economic conditions.
- **The Life Evaluator Profile®:** A discovery process during which the client addresses the different elements that affect his life: emotional, physical, spiritual, financial and relational. The process helps the client to identify values, create vision as well as a sense of purpose and expectations for the present and future.

- **The Personal Financial Census®:** An analysis of the client's current financial plan. The Company provides a current financial plan that includes cash flow, net worth statement, comparison of existing investments and qualified distribution options for the client.
- **The Investment Filter®:** Comparison of investment options in order to recommend to the client the most effective after tax return. The client's existing investments are compared with alternative options to achieve this result.
- **The Diversification Strategy®:** The plan will evaluate the level of diversification within the client's present portfolio. Utilizing analytical tools, this process compares the client's current portfolio risk in relationship to current portfolio return. The plan also provides strategies to either maintain the current portfolio return decreasing risk through diversification or seek a higher level of portfolio return while still minimizing portfolio risk. This process takes advantage of the practice of "asset allocation."
- **From Generation to Generation®:** An evaluation of estate planning for the client, including proper gifting techniques and transferring assets efficiently. This process includes a review of charitable desires, estate planning documents, gifting techniques and life insurance.
- **The Transfer Process®:** Upon the death of a loved one, heirs suddenly need to make irrevocable decisions to finalize the estate. The Company provides the expertise, patience and compassion to accomplish the client's wishes efficiently. The Company provides assistance with estate planning, tax planning, investment choices, IRA rollovers and distribution of assets.

Investment Advisory Services through Third-Party Managers

When clients require assistance in designing, implementing, monitoring and maintaining an investment portfolio, clients execute an Investment Advisory Agreement granting the Company a limited power of attorney, which allows the Company to select appropriate third-party managers on the client's behalf.

The Third-Party Manager Programs are designed to allow clients access to professional portfolio management that is normally available only to larger institutional investors. The Company has established relationships with outside custodians through which the Company's clients may have access to institutional money managers. The Company selects appropriate outside managers for each asset class in the client's portfolio.

Investment Management for Variable Annuities

Employees associated with the Company may direct their clients to insurance companies which sell variable annuity products. In turn, Solutions 4 Wealth may manage the underlying investment in the variable annuity and receive compensation directly from the client for this service. This compensation is based on the Investment Advisory Services fee schedule as shown below.

Tailored Advisory Services

The client will inform the Company of any corporate affiliations or other matters that may cause securities purchased or sold in the account to be deemed “restricted” securities under applicable federal or state securities law. Clients may restrict the Company from purchasing or selling particular securities or sectors by notifying the Company in writing.

Client Assets Under Management

At 12/31/2010, Solutions 4 Wealth had \$52,334,138.00 of discretionary assets under management. The Company does not manage assets on a non-discretionary basis.

FEES AND COMPENSATION

Fees for the named services or plans listed above under “Advisory Services” (which are fully disclosed for each client on his/her Investment Advisory Agreement) may be included in the investment advisory fee as stated below, or may be charged in addition to investment management fees. If charged in addition to the investment management fees, a flat fee is assessed. One half of the service or plan fee is due upon execution of the Investment Advisory Agreement, with the remainder due upon presentation of the completed plan material. Flat fees for the services listed above range from: \$2,000.00 to \$10,000.00. It is possible that clients receiving the same service from the Company will pay different fees.

The investment management fee schedule for Solutions 4 Wealth follows:

<u>Portion of Investment Portfolio</u>	<u>Annual Rate</u>
Up to \$500,000	1.30%
\$500,000 to \$750,000	1.20%
\$750,000 to \$1,000,000	1.10%
\$1,000,000 to \$2,000,000	1.00%
\$2,000,000 or more	0.95%

Company investment management fees are billed quarterly in advance at the rate of one fourth of the annual fee shown above and are typically deducted from clients’ accounts. Fees for a quarter are calculated based on the portfolio valuation as determined by the account custodian at the close of market on the last business day of the prior quarter. If a client opens an account during a quarter, fees will be calculated based on the value of the account when it is funded and will be charged when the account is fully funded based on the number of days remaining in the quarter.

Other Fees

Any transaction, wire transfer or margin interest fees will be charged by the custodian directly to the account. When the Company recommends a mutual fund for a client’s account, three separate fees may be charged to the client, either directly or indirectly. The first fee is the Company’s investment management fee where the fund is included in the asset base for the quarterly fee calculation. The second is the set of internal fees

charged by the investment company for the fund's investment management, marketing, administration and marketing assistance. These internal expenses are disclosed in each fund's prospectus which is provided to each client by the custodian. (This set of fees also applies to any money market fund purchased in the client's account.) The third fee may be a transaction fee which is assessed by the custodian for its service of providing access to a universe of mutual fund families through one account. To avoid such fees a client would be required to open a separate account with each individual mutual fund company instead of using the custodian recommended by the Company, which would also negatively affect the Company's ability to deliver its services efficiently. Not all mutual fund trades enacted by the Company incur this transaction fee. When recommending mutual funds for client portfolios, the Company only recommends no-load funds.

Termination

The Investment Advisory Agreement allows for either party to terminate the agreement immediately upon receipt of written notice. The client may terminate the Agreement without penalty within five (5) business days after entering the Agreement. Otherwise, if the Agreement is terminated during a quarter, the client will pay the Company for fees due on a prorated basis, or the Company will repay the client any prepaid fees which have not yet been earned based on the number of days remaining in the quarter.

PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT

This section does not apply to the Company, as it does not charge performance-based fees.

TYPES OF CLIENTS

The Company provides investment supervisory services and manages investment advisory accounts for:

- Individuals
- High net worth individuals
- Pension and profit sharing plans
- Trusts, estates, or charitable organizations
- Partnerships

The Company does not require a minimum account.

METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS

The Company begins with solid academic research. The Company's philosophy is grounded in the belief that markets are efficient and that managers cannot consistently pick stocks that will outperform their comparable market. The Company mirrors the market with a diversified portfolio of 12,000 plus companies and a broad coverage of asset classes. By utilizing more than ten investment portfolios, the Company is able to match a client to a desired investment risk and

successfully capture what the markets have to offer. These time-tested strategies allow the Company to provide portfolios that minimize tax impacts, expenses and risks, while maximizing return.

The Company does not guarantee the future performance of the account or any specific level of performance, the success of any investment decision or strategy that the Company may use, or the success of the Company's overall management of the account. The client understands that investment decisions made for the client's account by the Company are subject to various market, currency, economic, political and business risks, and that those investment decisions will not always be profitable. Clients are reminded that investing in any security entails risk of loss which they should be willing to bear.

DISCIPLINARY INFORMATION

There have been no disciplinary actions against the Company or Mr. Hatcher.

OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

Advanced Planning, Inc., a related entity, is an insurance agency, with whom Messrs. Hatcher and Farmer and Ms. Hatcher are agents. The Company, or individuals associated with it, may develop financial plans for clients recommending insurance products from Advanced Planning, Inc. These same individuals may then provide the recommended insurance products to the client, receiving a commission from that sale, which creates a potential conflict of interest with the client. Clients are free to purchase insurance products elsewhere. Mr. and Ms. Hatcher jointly own Advanced Planning, Inc.

Mr. and Ms. Hatcher also jointly own Sable, LLC, which is the general partner of Solutions 4 Wealth, Ltd.

CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING

Code of Ethics

The Company has adopted a Code of Ethics which describes the general standards of conduct that the Company expects of all Company personnel (collectively referred to as "employees") and focuses on three specific areas where employee conduct has the potential to adversely affect the client:

- Misuse of nonpublic information
- Personal securities trading
- Outside business activities

Failure to uphold the Code of Ethics may result in disciplinary sanctions, including termination with the Company. Any client or prospective client may request a copy of the Company's Code of Ethics which will be provided at no cost.

The following basic principles guide all aspects of the Company's business and represent the minimum requirements to which the Company expects employees to adhere:

- Clients' interests come before employees' personal interests and before the Company's interests.
- The Company must fully disclose all material facts about conflicts of interest of which it is aware between itself and clients as well as between Company employees and clients.
- Employees must operate on the Company's behalf and on their own behalf consistently with the Company's disclosures and to manage the impacts of those conflicts.
- The Company and its employees must not take inappropriate advantage of their positions of trust with or responsibility to clients.
- The Company and its employees must always comply with all applicable securities laws.

Misuse of Nonpublic Information

The Code of Ethics contains a policy against the use of nonpublic information in conducting business for the Company. Employees may not convey nonpublic information nor depend upon it in placing personal or clients' securities trades.

Personal Securities Trading

The Company or individuals associated with the Company may buy, sell or hold in their personal accounts the same securities that the Company recommends to its clients. (The Company primarily recommends mutual funds to its clients.) Such trades typically occur the day after trades placed on behalf of clients. Employees of the Company may not participate in block trades with clients. For periodic review and monitoring of employee trades, employees must maintain their personal brokerage accounts at the custodian whom the Company recommends clients use.

The Company's Code of Ethics allows the purchase of IPOs or private placements only with prior permission from Mr. Hatcher, the Company's Chief Compliance Officer.

Employees are required to submit reports of personal securities trades on a quarterly basis, and securities holdings annually. These are reviewed by the Chief Compliance Officer to ensure compliance with the Company's policies.

Outside Business Activities

Employees are required to report any outside business activities generating revenue. If any are deemed to be in conflict with clients, such conflicts will be fully disclosed or the employee will be directed to cease this activity.

BROKERAGE PRACTICES

The Company recommends Schwab Institutional ("Schwab") as a custodian for clients' accounts, with each client signing a separate agreement with the custodian. In recommending a custodian, the Company considers:

- the range and quality of the products the custodian offers including access to multiple mutual fund families,
- the technical support provided,
- execution quality,
- commission rates,
- its financial stability and
- responsiveness to both the Company and its clients.

The Company enacts most trades through the custodian to avoid "trade away" fees. Use of one primary broker for trading may limit the Company's ability to attain best execution on a trade by trade basis. However, the Company defines best execution on an overall custodial and trading basis, and monitors Schwab's service and trade executions to ensure that clients continue to receive competitive commission rates and service.

Research and Other Soft-Dollar Benefits

"Soft dollars" is a term applied to commission revenue generated by client trades which is then used to pay for services provided to an investment advisor. These services must apply to benefit clients and include research and other related services as defined by Section 28(e) of the Securities and Exchange Act of 1934.

The Company may receive access to certain custodians' proprietary account management and data transmission services to enable the Company to trade clients' accounts electronically. Custodians of the Company's clients' accounts may also provide the Company with educational and compliance material, such as newsletters and access to conferences and seminars for which the Company would otherwise have to pay hard dollars.

Brokerage for Client Referrals

The Company does not receive referrals from a broker/dealer or third party providing service to the Company.

Directed Brokerage

Some clients may choose to execute trades through broker/dealers with whom they have an existing relationship. In this instance, the Company is less able to meet its fiduciary duty to obtain best execution for transactions executed for clients. These clients are also unable to participate in aggregated trade orders.

Order Aggregation

The Company will generally aggregate brokerage orders for clients and allocate the securities purchased or sold among the participating accounts, with each account receiving the same terms. The proportion in which participating accounts will share transactions will be determined by the portfolio manager(s) on the basis of investment objectives, cash availability, expected cash and liquidity needs, and other relevant factors. The overarching principle for that allocation is that no client is intentionally favored over another client that is similarly situated. Schwab does not provide a commission break to aggregated trades. They charge the same level of commission or transaction fee as if the trade had occurred on an account-by-account basis.

REVIEW OF ACCOUNTS

Mr. Hatcher and Mr. Farmer conduct reviews of managed accounts as a matter of course at least quarterly. Such reviews entail looking at holdings of each portfolio in light of each client's investment objective. All clients are encouraged to meet with the Company at least annually. Additional reviews may be triggered by events such as a client meeting, change in a clients' risk tolerance, financial position or investment objective, change in a company or fund's management, unusual market or economic circumstances or other unforeseen events.

The Company may provide clients of the Investment Advisory Service with summary statements on a year-to-date basis upon termination.

CLIENT REFERRALS AND OTHER COMPENSATION

The Company does not pay outside individuals or entities for referring clients.

CUSTODY

The payment of the Company's fee directly from the client's account is deemed a form of custody by the Securities and Exchange Commission, although all investments and funds are held by an outside qualified custodian. The Company may direct the movement of funds from one account in the client's name to another account in the client's name, but has no access to funds or securities except for this deduction of management fees.

Clients are required to open accounts with a qualified custodian that provides at least quarterly statements showing all transactions occurring in the account during the period, listing all assets valued as of period-end. Confirmations and statements are both sent by the custodian directly to each client. The Company recommends Charles Schwab as a custodian for clients' accounts, with each client signing a separate agreement with the custodian. When clients receive their account statements from the qualified custodian, they should carefully review those statements.

INVESTMENT DISCRETION

The client requires the Company to receive permission before purchasing a new security or to sell an entire position in his or her portfolio prior to placing the trade order. Rebalancing within the portfolio will not require prior permission from the client. Therefore, the client grants the Company limited trading authority (through a Limited Power of Attorney).

VOTING CLIENT SECURITIES

The Company does not vote proxies for securities held in clients' accounts. Clients receive proxy material directly from their account custodian by either email or U.S. mail. Clients may address questions concerning a proxy matter to Company personnel.

FINANCIAL INFORMATION

There is no financial condition that is reasonably likely to impair the Company's ability to meet its contractual commitments to its clients.