

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

OMB Number: 3235-0049
Expires: February 28, 2011
Estimated average burden
hours per response... .4.07

Name of Investment Adviser:

The Daniel Financial Group, LLC

Address: (Number and Street)

(City)

(State)

(Zip Code)

Area Code: Telephone Number:

3100 Five Forks Trickum Road, Suite 203**Lilburn****GA****30047****(678) 672-1490**

**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.

FORM ADV**Part II - Page 2**

Applicant:

The Daniel Financial Group, LLC

SEC File Number:

801-70372

Date:

August 2010**1. A. Advisory Services and Fees.** (check the applicable boxes)For each type of service provided, state the approximate % of total advisory billings from that service.
(See instruction below.)**Applicant:**

- | | | | |
|-------------------------------------|-----|---|------------|
| <input checked="" type="checkbox"/> | (1) | Provides investment supervisory services | 40% |
| <input checked="" type="checkbox"/> | (2) | Manages investment advisory accounts not involving investment supervisory services | 10% |
| <input checked="" type="checkbox"/> | (3) | Furnishes investment advice through consultations not included in either service described above | 20% |
| <input type="checkbox"/> | (4) | Issues periodicals about securities by subscription | % |
| <input type="checkbox"/> | (5) | Issues special reports about securities not included in any service described above | % |
| <input type="checkbox"/> | (6) | Issues, not as part of any service described above, any charts, graphs, formulas, or other devices which clients may use to evaluate securities | % |
| <input checked="" type="checkbox"/> | (7) | On more than an occasional basis, furnishes advice to clients on matters not involving securities | 30% |
| <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 checked="" type="checkbox"/> (2) Hourly charges | <input type="checkbox"/> (5) Commissions |
| <input checked="" type="checkbox"/> (3) Fixed fees (not including subscription fees) | <input type="checkbox"/> (6) Other |

D. For each checked box in A above, describe on Schedule F:

- the services provided, including the name of any publication or report issued by the adviser on a subscription basis or for a fee
- applicant's basic fee schedule, how fees are charged and whether its fees are negotiable
- when compensation is payable, and if compensation is payable before service is provided, how a client may get a refund or may terminate an investment advisory contract before its expiration date

2. Types of clients - Applicant generally provides investment advice to: (check those that apply)

- | | |
|--|---|
| <input checked="" type="checkbox"/> A. Individuals | <input checked="" type="checkbox"/> E. Trusts, estates, or charitable organizations |
| <input type="checkbox"/> B. Banks or thrift institutions | <input type="checkbox"/> F. Corporations or business entities other than those listed above |
| <input type="checkbox"/> C. Investment companies | <input type="checkbox"/> G. Other (describe on Schedule F) |
| <input type="checkbox"/> D. Pension and profit sharing plans | |

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

FORM ADV**Part II - Page 3**

Applicant:

The Daniel Financial Group, LLC

SEC File Number:

801- **70372**

Date:

August 2010**3. Types of Investments.** Applicant offers advice on the following: (check those that apply)

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

4. Methods of Analysis, Sources of Information, and Investment Strategies.

A. Applicant's security analysis methods include: (check those that apply)

- | | |
|---|--|
| (1) <input type="checkbox"/> Charting | (4) <input type="checkbox"/> Cyclical |
| (2) <input checked="" type="checkbox"/> Fundamental | (5) <input type="checkbox"/> Other (explain on Schedule F) |
| (3) <input type="checkbox"/> Technical | |

B. The main sources of information applicant uses include: (check those that apply)

- | | |
|---|---|
| (1) <input checked="" type="checkbox"/> Financial newspapers and magazines | (5) <input type="checkbox"/> Timing services |
| (2) <input type="checkbox"/> Inspections of corporate activities | (6) <input checked="" type="checkbox"/> Annual reports, prospectuses, filings with the Securities and Exchange Commission |
| (3) <input checked="" type="checkbox"/> Research materials prepared by others | (7) <input checked="" type="checkbox"/> Company press releases |
| (4) <input checked="" type="checkbox"/> Corporate rating services | (8) <input type="checkbox"/> Other (explain on Schedule F) |

C. The investment strategies used to implement any investment advice given to clients include: (check those that apply)

- | | |
|--|---|
| (1) <input checked="" type="checkbox"/> Long term purchases
(securities held at least a year) | (5) <input type="checkbox"/> Margin transactions |
| (2) <input checked="" type="checkbox"/> Short term purchases
(securities sold within a year) | (6) <input type="checkbox"/> Option writing, including covered options, uncovered options or spreading strategies |
| (3) <input type="checkbox"/> Trading (securities sold within 30 days) | (7) <input type="checkbox"/> Other (explain on Schedule F) |
| (4) <input type="checkbox"/> Short sales | |

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

FORM ADV**Part II - Page 4**

Applicant:

The Daniel Financial Group, LLC

SEC File Number:

801-70372

Date:

August 2010**5. Education and Business Standards.**

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

Yes No
☒ ☐

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

6. Education and Business Background.

For:

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

On Schedule F, give the:

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

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

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

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

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

- ☐ A. Applicant is registered (or has an application pending) as a securities broker-dealer.
- ☐ B. Applicant is registered (or has an application pending) as a futures commission merchant, commodity pool operator or commodity trading adviser.
- C. Applicant has arrangements that are material to its advisory business or its clients with a related person who is a:
- | | |
|--|--|
| <input type="checkbox"/> (1) broker-dealer | <input type="checkbox"/> (7) accounting firm |
| <input type="checkbox"/> (2) investment company | <input type="checkbox"/> (8) law firm |
| <input type="checkbox"/> (3) other investment adviser | <input type="checkbox"/> (9) insurance company or agency |
| <input type="checkbox"/> (4) financial planning firm | <input type="checkbox"/> (10) pension consultant |
| <input type="checkbox"/> (5) commodity pool operator, commodity trading adviser or futures commission merchant | <input type="checkbox"/> (11) real estate broker or dealer |
| <input type="checkbox"/> (6) banking or thrift institution | <input type="checkbox"/> (12) entity that creates or packages limited partnerships |

(For each checked box in C, on Schedule F identify the related person and describe the relationship and the arrangements.)

- D. Is applicant or a related person a general partner in any partnership in which clients are solicited to invest?.....

Yes No
☐ ☒

(If yes, describe on Schedule F the partnerships and what they invest in.)

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

FORM ADV
Part II - Page 5

Applicant:

The Daniel Financial Group, LLC

SEC File Number:

801- **70372**

Date:

August 2010
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.

Reviews are performed quarterly and on an as-needed basis in response to client requests. Accounts are reviewed quarterly, at a minimum, by Gregory S. Sloan, President or Roger Baloucounne, Vice-President. There is no minimum number of accounts assigned to the reviewer. 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.

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

Each client account receives a trade confirmation on each purchase and sale as transactions occur. Each client receives monthly statements from their custodian reflecting the account activity and holdings for each month where there is account activity. For accounts with no monthly activity, clients are sent a quarterly statement detailing the activity and holdings held in the account. Financial planning accounts will receive an initial report and updated reports as provided for by contract.

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

Applicant:

The Daniel Financial Group, LLC

SEC File Number:

801-70372

Date:

August 2010

12. Investment or Brokerage Discretion.

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

(1) securities to be bought or sold?

Yes No

☒ ☐

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

Yes No

☒ ☐

(3) broker or dealer to be used ?

Yes No

☐ ☒

(4) commission rates paid?

Yes No

☐ ☒

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

Yes No

☒ ☐

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

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

13. Additional Compensation.

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

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

Yes No

☒ ☐

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

Yes No

☐ ☒

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

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

- has custody of client funds or securities (unless applicant is registered or registering only with the Securities and Exchange Commission); or
- requires prepayment of more than \$500 in fees per client and 6 or more months in advance

Has applicant provided a Schedule G balance sheet?

Yes No

☐ ☒

**Schedule F of
Form ADV**

Continuation Sheet for Form ADV Part II

Applicant:	SEC File Number:	Date:
The Daniel Financial Group	801- 70372	August 2010

Full name of applicant exactly as stated in Item 1A of Part I of Form ADV:
The Daniel Financial Group, LLC

IRS Empl. Ident.No.:
20-8547676

Item of Form (identify)	Answer
Item 1.D.	<p style="text-align: center;">ADVISORY SERVICES AND FEES</p> <p><u>General Information</u></p> <p>The Daniel Financial Group, LLC ("DFG") is a limited liability company registered as an Investment Adviser. DFG provides fee only financial planning, tax preparation and professional asset management through proprietary asset allocation models to individuals and families.</p> <p>DFG may prepare and provide clients with written financial documents designed to help them achieve their financial goals and investment objectives in accordance with their financial and risk objectives. The preparation of such documents necessitate that the client provide DFG with personal data such as family records, budgeting, personal liability, estate information and additional financial goals. The overall financial planning process may include any or all of the following as appropriate or as requested and/or directed by the client: asset protection, tax preparation, tax planning, business succession, strategies for exercising employee issued stock options, cash flow, education planning, estate planning and wealth transfer, charitable gifting, long-term care and disability planning, retirement planning, insurance planning, asset allocation comparisons, and risk management.</p> <p>DFG does not provide legal or accounting services. Client's CPA or attorney may charge an additional fee for review of planning documents. The fee schedule for DFG's financial planning services does not include legal or accounting fees.</p> <p>Should a client choose to implement the recommendations contained in the plan, DFG suggests the client work closely with his/her attorney, accountant, insurance agent, and/or stockbroker. Implementation of financial plan recommendations is entirely at the client's discretion.</p> <p><u>Wealth Management Services</u></p> <p>An important part of Wealth Management Services is establishing the overall plan for the Client's assets. This is most often achieved through a financial plan. DFG Financial Planning Services, which may include, as applicable, development of income, cash flow and net worth statements, estate analysis, income tax planning and projections, asset allocation review, risk management analysis, and preparation of a formal financial plan, are charged through a fixed fee or a limited hourly arrangement as agreed upon between the client and DFG. Fees are negotiable and vary depending upon the complexity of the client situation, the inclusion/exclusion of tax preparation services and the scope of additional services provided.</p> <p>DFG's Private Wealth Management ("PWM") services, which generally include all relevant financial planning services as well as ongoing investment management services, are conducted through consultation meetings at the client's home or place of business. Clients are charged a fixed annual retainer fee for financial planning or a fee calculated based on assets under management. Fees are negotiable and vary depending upon the complexity of the client situation, the inclusion/exclusion of tax preparation services and the scope of additional services provided.</p> <p>Fixed retainer fees generally range from \$3,000 to \$20,000 per year and are invoiced quarterly in advance. These fees shall not be based on a share of any capital gains upon</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:
The Daniel Financial Group	801- 70372	August 2010

Full name of applicant exactly as stated in Item 1A of Part I of Form ADV:
The Daniel Financial Group, LLC

IRS Empl. Ident.No.:
20-8547676

Item of Form (identify)	Answer
Item 1.D. continued	<p>or capital appreciation of the funds or any portion of the funds of Client. A \$1,500 setup fee and six month minimum may be required in the first year due to the larger amount of discovery and account administration often experienced in the first year. All fees for each successive annual term will be subject to an increase based on the increase in the consumer price index (CPI-U) for the services industry. Clients are advised of the fee for subsequent year's service in advance and then invoiced quarterly. Travel costs, including transportation, lodging and meals for between one (1) and four (4) face to face meetings at Client's home or place of business are included in the annual fee, assuming that the Client continues to work or live in the Atlanta, GA (or 100 mile radius) area.</p> <p>Portfolio Management Services DFG utilizes services of National Financial Services LLC ("NFS") and Fidelity Brokerage Services ("Fidelity"), members NYSE, SIPC through Fidelity Institutional Wealth Services ("FIWS") such as asset allocation planning software, execution, clearing and custodial services, to provide investment management of client assets ("Investment Management Services"). The planning software enables DFG to utilize client risk tolerance assessment, efficient frontier plotting, fund profiling and performance data, as well as portfolio optimization and re-balancing tools to create asset allocation strategies suitable for client accounts.</p> <p>DFG offers Portfolio Management Services to its advisory clients on both a discretionary and nondiscretionary basis. In either case, DFG acts as the portfolio manager for these accounts. The purchase and sale of securities in such accounts do not require advance client approval unless the client chooses a nondiscretionary arrangement. Investment Management Services may be obtained in conjunction with Financial Planning Services or may be arranged for separately.</p> <p>DFG works with clients to identify their investment goals and objectives, as well as risk tolerance, in order to create an initial portfolio allocation designed to complement the client's financial situation and personal circumstances. Portfolios consist primarily of mutual funds, exchange traded funds and separately managed accounts of stocks and bonds.</p> <p>The investment strategies utilized and portfolios constructed and managed depend on the individual client's investment objectives and goals as provided to DFG. Model portfolios may be used as a part of this strategy. However, each client has the opportunity to place reasonable restrictions on the type of and percentage of individual investments to be held in the portfolio. DFG may periodically rebalance the client's account to maintain the initially agreed upon strategic and tactical asset allocation.</p> <p>The fee for Portfolio Management Services exclusive of Financial Planning or Private Wealth Management Services is calculated based on the value of the assets under management at the end of each quarter. Fees are charged quarterly in advance according to the following annual fee 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:
The Daniel Financial Group	801- 70372	August 2010

Full name of applicant exactly as stated in Item 1A of Part I of Form ADV:
The Daniel Financial Group, LLC

IRS Empl. Ident.No.:
20-8547676

Item of Form (identify)	Answer										
Item 1.D. continued	<p style="text-align: center;">Fee Schedule - Portfolio Management Services Only</p> <table><tr><th>Assets Under Management</th><th>Portfolio Management Only Annual Fee</th></tr><tr><td>First \$1,000,000</td><td>1.00%</td></tr><tr><td>Next \$2,000,000</td><td>0.80%</td></tr><tr><td>Next \$2,000,000</td><td>0.60%</td></tr><tr><td>Next \$5,000,000</td><td>0.40%</td></tr></table> <p>Most brokers and custodians charge transaction fees to effect trades for a client's account. These fees are levied by the broker or custodian to cover their costs. DFG does not share or participate in any transaction fees. Transaction fees vary by broker and/or custodian and may vary by representative. Please ask your representative for details on transaction fees specific to your account.</p> <p>SEPARATELY MANAGED ACCOUNTS</p> <p>In addition to the aforementioned Investment Management Services, DFG has also entered into an agreement with FIWS for access to a wide range of third party money managers (each a "Manager") representing a diverse array of investment strategies through FIWS's Separately Managed Accounts platform. DFG screens data on a diverse group of Managers by using a variety of factors including, but not limited to, risk statistics, investment performance, assets under management and holdings analysis of managed account portfolios (including sector and style breakdowns). This analysis is incorporated into customized client proposals.</p> <p>DFG provides individualized advisory services to clients through the selection of suitable Managers. Factors considered in the selection of a Manager include, but may not be limited to: i) each individual representative's preference for a particular Manager; ii) the client's risk tolerance, goals and objectives, as well as investment experience; and, iii) the amount of client assets available for investment. In order to assist clients in the selection of a Manager, the representative typically gathers information from the client about the client's financial situation, investment objectives, and reasonable restrictions the client may wish to impose on the management of the account.</p> <p>All securities transactions are decided upon and executed by the Manager. Typically, the Manager exercises discretion in the management of client accounts. DFG does not manage the assets in accounts participating in these programs; however, clients may grant DFG the discretionary authority to hire and fire such third party managers and to apply tax loss harvesting strategies through the managed accounts.</p> <p>DFG periodically reviews reports provided to the client by the Manager(s). DFG contacts the client at least annually, or more often as agreed upon with each client, to review the client's financial situation and objectives, communicate information to the Manager as warranted, and to assist the client in understanding and evaluating the services provided by the Manager. Clients are expected to notify DFG promptly of any changes in their financial situation, investment objectives or account restrictions.</p>	Assets Under Management	Portfolio Management Only Annual Fee	First \$1,000,000	1.00%	Next \$2,000,000	0.80%	Next \$2,000,000	0.60%	Next \$5,000,000	0.40%
Assets Under Management	Portfolio Management Only Annual Fee										
First \$1,000,000	1.00%										
Next \$2,000,000	0.80%										
Next \$2,000,000	0.60%										
Next \$5,000,000	0.40%										

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:
The Daniel Financial Group	801- 70372	August 2010

Full name of applicant exactly as stated in Item 1A of Part I of Form ADV:
The Daniel Financial Group, LLC

IRS Empl. Ident.No.:
20-8547676

Item of Form (identify)	Answer								
Item 1.D. continued	<p style="text-align: center;">Separately Managed Accounts Fee Schedule</p> <table><tr><th>Assets Under Management</th><th>Maximum Total Advisory Fee*</th></tr><tr><td>First \$1,000,000</td><td>1.00%</td></tr><tr><td>Next \$2,000,000</td><td>0.80%</td></tr><tr><td>Over \$3,000,000</td><td>0.60%</td></tr></table> <p>* For investment strategies using third-party money managers, the total fee is DFG's annual advisory fee, listed above, PLUS the Managers' brokerage, clearing, custody and administrative fees.</p> <p>A complete description of the programs and services provided, the amount of total fees, the payment structure, termination provisions and other aspects of each program are detailed and disclosed in: i) the Managed Account Resources Program Schedule H wrap brochure; ii) the disclosure documents of the portfolio manager or managers selected; or, iii) the Investment Strategy Proposal. Copies of all disclosure documents relevant to Separately Managed Accounts, the Managed Account Resources Program and of the individual portfolio manager(s) will be provided to anyone interested in these programs/managers.</p> <p>GENERAL INVESTMENT MANAGEMENT FEE INFORMATION</p> <p>Fees are due and payable quarterly in advance unless stated otherwise herein. Investment Management fees 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 preceding calendar quarter. In computing the market value of assets, mutual fund shares are calculated at their respective net asset values as of the valuation date in accordance with each mutual fund prospectus. Any such valuation shall not be deemed a guarantee of any kind with respect to the value of those assets. Fees for the initial quarter are adjusted pro rata, based upon the number of calendar days in the calendar quarter that the advisory agreement becomes effective. Deposits and withdrawals of \$25,000 or greater are also charged or refunded a prorated fee. Fees are negotiable at the sole discretion of DFG and vary depending upon the complexity of the client situation and scope of the services provided.</p> <p>The fee described above is not charged on the basis of a share of capital gains, or upon capital appreciation of the funds or any portion of the funds of an advisory client. In addition to the above, client accounts may be charged other fees by broker-dealers or custodians. DFG or its representatives do not receive any compensation from these charges.</p> <p>The advisory relationship may be terminated by the client or DFG in accordance with the provisions of the advisory agreement. The client typically receives a pro rata refund of any prepaid advisory fees less any hourly charges actually expended and any expenses incurred up to the date of termination. Any unpaid fees become immediately due and payable. Clients may terminate an advisory agreement without being assessed any fees or expenses within (5) business days of its signing.</p> <p>Item 1.D. continued</p> <p>Generally, fees are automatically debited from client accounts pursuant to written</p>	Assets Under Management	Maximum Total Advisory Fee*	First \$1,000,000	1.00%	Next \$2,000,000	0.80%	Over \$3,000,000	0.60%
Assets Under Management	Maximum Total Advisory Fee*								
First \$1,000,000	1.00%								
Next \$2,000,000	0.80%								
Over \$3,000,000	0.60%								

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:
The Daniel Financial Group	801- 70372	August 2010

Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: The Daniel Financial Group, LLC	IRS Empl. Ident.No.: 20-8547676
--	---

Item of Form (identify)	Answer
Item 4	<p>authorization. Clients will receive an account statement from their custodian at least quarterly. The statement includes the amount of any fees paid directly to DFG. Clients should note that the same or similar services to those described above may be available elsewhere at a lower cost to the client.</p> <p>INTERNAL MUTUAL FUND EXPENSES Mutual fund companies impose internal fees and expenses on clients. Such fees are in addition to any program costs associated with the investment advisory services described above. Complete details of such internal expenses are specified and disclosed in each mutual fund company's prospectus. Clients are strongly advised to review the prospectus(es) prior to investing in such securities.</p> <p>Clients may purchase shares of mutual funds directly from the mutual fund issuer, its principal underwriter or a distributor without purchasing the services of DFG or paying DFG's advisory fee on such shares (but subject to any applicable sales charges). Certain mutual funds are offered to the public without a sales charge. In the case of mutual funds offered with a sales charge, the prevailing sales charge (as described in the mutual fund prospectus) may be more or less than the applicable advisory fee. However, clients would not receive DFG's assistance in developing an investment strategy, selecting securities, monitoring performance of the account, and making changes as necessary.</p> <p>PROXY VOTING AND CLASS ACTION LAWSUITS In general, DFG does not take any action or render any advice with respect to voting of proxies solicited by or with respect to the issuers of securities in which client assets may be invested. In addition, DFG does not take any action or render any advice with respect to any securities held in any accounts that are named in or subject to class action lawsuits. DFG will, however, forward to clients any information received by DFG regarding class action legal matters involving any security held in client accounts.</p> <p><u>METHODS OF ANALYSIS, SOURCES OF INFORMATION, AND INVESTMENT STRATEGIES</u></p> <p>DFG employs a wide range of methods to analyze investment opportunities and construct client portfolios, including fundamental analysis, long and short-term trend analysis, macro economic and industrial sector analysis, cash flow, profit margin, earnings and valuation analysis.</p> <p>Sources of information include books, magazines, and newspapers, academic and practitioner journals, finance and economic trade conferences, press releases, conference calls, financial web logs, SEC filings, third-party independent research providers, and other public sources of information.</p> <p>DFG employs a top down investment approach based on Modern Portfolio Theory (MPT). A central tenet of MPT is that it is possible to increase risk-adjusted returns over the long-term by constructing portfolios that contain a diversified basket of non-correlated asset classes. DFG attempts to maintain strategic exposure to all major asset classes. DFG recognizes that over the short-term, and especially during times of financial stress, the correlations between asset classes can converge. This convergence of correlations can diminish the benefits of diversification on which MPT relies. In order to mitigate the</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:
The Daniel Financial Group	801- 70372	August 2010

Full name of applicant exactly as stated in Item 1A of Part I of Form ADV:
The Daniel Financial Group, LLC

IRS Empl. Ident.No.:
20-8547676

Item of Form (identify)	Answer
Item 5	<p>impact of converging correlations on short-term portfolio performance, DFG may allocate up to 50% of assets to a tactical overlay strategy. The tactical overlay can be more actively managed in an attempt to manage risk or capitalize on short-term pricing anomalies that may be identified from time to time in the capital markets.</p> <p style="text-align: center;"><u>EDUCATION AND BUSINESS STANDARDS</u></p> <p>DFG requires that all advisors rendering investment advice and portfolio management service have, at minimum, a bachelor's degree in a finance, economics, accounting, or other similar degree from an accredited university OR have a minimum 5 years business experience in the investment, financial planning, or accounting industry. Alternatively, an advisor that has passed the Certified Financial Planner™ or Chartered Financial Analyst™ exams and holds such a designation in good standing will be exempt from such education minimums or experience. In addition to education and business requirements, DFG requires all advisors providing investment advice to</p>
Item 6	<p style="text-align: center;"><u>EDUCATION AND BUSINESS BACKGROUND</u></p> <p>Gregory Scott Sloan Year of Birth: 1969</p> <p>Education Background B.B.A. – Finance, Georgia State University, 1995 CFP™, College of Financial Planning, 2001 M.B.A. – Finance, Georgia State University, 2002</p> <p>Business Background The Daniel Financial Group, LLC, President, March 2007 to present Mercer Allied Company, L.P., Registered Representative, February 1999 to February 2007 The AYCO Company, L.P., Account Manager, February 1999 to February 2007 Goldman Sachs, Vice-President, Financial Counseling, January 2004 to February 2007</p> <p>Roger M. Baloucouné Year of Birth: 1964</p> <p>Education Background B.S. – Accounting, College of Saint Rose, 1994 M.B.A. – Finance, College of Saint Rose, 1997</p> <p>Business Background The Daniel Financial Group, LLC, Vice-President, January 2009 to present Mercer Allied Company, L.P., Registered Representative, Sept 1999 to November 2008 The AYCO Company, L.P., Account Manager, June 2005 to November 2008 Goldman Sachs, Vice-President, Financial Counseling, June 2005 to November 2008</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:
The Daniel Financial Group	801- 70372	August 2010

Full name of applicant exactly as stated in Item 1A of Part I of Form ADV:
The Daniel Financial Group, LLC

IRS Empl. Ident.No.:
20-8547676

Item of Form (identify)	Answer
Items 7.A. & B.	<p style="text-align: center;"><u>OTHER BUSINESS ACTIVITIES</u></p> <p>As described in Item 1.D., DFG provides tax preparation as a component of its comprehensive financial planning services. Approximately 20% of Mr. Sloan's and Mr. Baloucouné's time is devoted to tax advice and tax preparation issues.</p>
Item 9	<p style="text-align: center;"><u>PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS</u></p> <p>Code of Ethics DFG has adopted a Code of Ethics, the full text of which is available to you upon request.</p> <p>DFG has several goals in adopting this Code. First, the Company desires to comply with all applicable laws and regulations governing its practice. We believe that compliance with such regulations is a signal to our clients that we exist to serve them, not ourselves, and that we support the efforts of those organizations dedicated to upholding the law.</p> <p>Next, the management of DFG has determined to set forth guidelines for professional standards, under which all associated persons are to conduct themselves. DFG has set high standards, the intention of which is to protect client interests at all times and to demonstrate our commitment to our fiduciary duties of honesty, good faith and fair dealing with clients. All associated persons are expected to strictly adhere to these guidelines, as well as the procedures for approval and reporting established in the Code. The Company has instituted, as a deterrent, a policy of disciplinary actions to be taken with respect to any associated person who violates the Code.</p> <p>Finally, DFG has adopted specific policies and procedures designed to assist in the implementation of the guidelines outlined in the Code. Our procedures include specific steps taken with regard to the treatment of aggregated or bundled trading activities. This also includes policies and procedures relating to the required approval and reporting of the personal securities transactions of our personnel; required holdings reports for personnel; insider trading education and prohibitions; and client privacy protection. Such policies and procedures will serve to assist in reviewing the effectiveness of the implementation of the Code on an ongoing basis.</p>
Item 10	<p style="text-align: center;"><u>CONDITIONS FOR MANAGING ACCOUNTS</u></p> <p>DFG has a minimum account value of \$250,000 for Portfolio Management services. However, these requirements may be waived under certain circumstances such as the existence of related accounts or an anticipated change in circumstances.</p>
Item 12 A.	<p style="text-align: center;"><u>INVESTMENT OR BROKERAGE DISCRETION</u></p> <p>Clients may grant DFG the authority to determine the type and amount of securities to be bought and sold. However, DFG does not have the ability to withdraw funds from client's account (other than to cause the debit of advisory fees) or to choose the broker-dealer to be used. Discretion includes the authority to effect the transaction of securities such as mutual funds, equities, and bonds without prior consent of or notice to the client. Discretion does not include purchases on margin, or futures.</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:
The Daniel Financial Group	801- 70372	August 2010

Full name of applicant exactly as stated in Item 1A of Part I of Form ADV:
The Daniel Financial Group, LLC

IRS Empl. Ident.No.:
20-8547676

Item of Form (identify)	Answer
Item 12 B.	<p>DFG may recommend that clients establish brokerage accounts with broker-dealers associated with FIWS to maintain custody of clients' assets and to effect trades for their accounts. DFG is independently owned and operated and not affiliated with FIWS. FIWS provides DFG with access to institutional trading and custody services. FIWS's services include brokerage, 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 DFG's client accounts maintained in their custody, Fidelity and NFS do not charge separately for custody, but may be compensated by account holders through other transaction-related fees for securities trades executed through the broker-dealers or that settle into their accounts.</p> <p>FIWS also makes available to DFG other products and services that benefit DFG but may not benefit client accounts. Some of these other products and services assist DFG in managing and administering client accounts. These include software and other technology that provide access to client account data (such as trade confirmations and account statements); facilitate trade execution (and allocation of aggregated trade orders for multiple client accounts); provide research, pricing information and other market data; facilitate payment of DFG's fees from its clients' accounts; and assist with back-office functions, record keeping and client reporting. Many of these services may be used to service all or a substantial number of DFG's accounts, including accounts not maintained at through FIWS. FIWS also makes available to DFG other services intended to help DFG manage and further develop its business enterprise. These services may include consulting, publications and conferences on practice management, information technology, business succession, regulatory compliance and marketing. In addition, FIWS may make available, arrange and/or pay for these types of services rendered to DFG by independent third parties. FIWS 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 DFG.</p> <p>Because benefits received by DFG in connection with a program may vary depending on the broker-dealer selected, DFG may have a conflict of interest in assisting the client in such selection. While as a fiduciary, DFG endeavors to act in its clients' best interests, DFG's recommendation that clients maintain their assets in accounts through FIWS may be based in part on the benefit to DFG of the availability of some of the foregoing products and services and not solely on the nature, cost or quality of custody and brokerage services provided by these broker-dealers.</p> <p>Notwithstanding such compensation, DFG strives to serve the best interest of its clients. DFG does not warrant or represent that commissions for transactions implemented through NFS or Fidelity are lower than commission available if clients use another brokerage firm. DFG believes, however, that the overall level of services and support provided to clients by DFG outweighs the potentially lower transactions cost available under other brokerage arrangements.</p> <p>Factors considered in selecting broker-dealers associated with FIWS include the existing broker-dealer relationships with DFG, financial strength, reputation, reporting, execution pricing and research. The broker-dealers charge commission rates which are generally considered discounted from customary retail commission rates. However, the commissions and/or transaction fees charged by the broker-dealers may be higher or lower than those charged by other broker-dealer/custodians. Further, the fees charged by any designated broker-dealer/custodian, are exclusive of, and in addition to, DFG's</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:
The Daniel Financial Group	801- 70372	August 2010

Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: The Daniel Financial Group, LLC		IRS Empl. Ident.No.: 20-8547676
Item of Form (identify)	Answer	
Item 13A	<p>investment management fees. In addition, clients also incur charges imposed at the mutual fund level (e.g. management fees, early redemption fees, and other fund expenses).</p> <p>DFG does not aggregate brokerage orders for clients. DFG manages each portfolio on an individual basis using a buy and hold strategy. DFG believes that this individual attention to client portfolios offsets the benefits from saving on execution costs that might be lost through not aggregating orders. Trade errors are resolved in a manner that does not disadvantage clients.</p> <p style="text-align: center;"><u>ADDITIONAL COMPENSATION</u></p> <p>DFG may recommend broker-dealers associated with FIWS for the execution and settlement of client transactions and custody of their assets. DFG receives products and services from these broker-dealers, including software to enable direct electronic downloading of client account information, electronic trading, and access to investment research and information provided by broker-dealers. Clients do not pay higher commissions as a result of these products and services furnished by broker-dealers to DFG. DFG earns no commissions from these transactions in broker-dealer accounts, nor does DFG earn 12b-1 fees in connection with the purchase and holding of mutual fund shares. Transaction charges or other charges for services to clients by broker-dealers may be more or less than other broker-dealers not recommended by DFG charge for comparable services. Clients are not required to use a specific broker-dealer to retain the services of DFG.</p>	

4830-3596-0840, v. 1

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