



## **DISCLOSURE STATEMENT**

Dated:  
February 2010

25129 The Old Road, Suite 105  
Stevenson Ranch, CA 91381-2293

**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:						
Address:	(Number and Street)	(City)	(State)	(Zip Code)	Area Code:	Telephone Number:

**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 government authority.**

**Table of Contents**

<b><u>Item Number</u></b>	<b><u>Item</u></b>	<b><u>Page</u></b>
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

(Schedule A, B, C, D, and E are included with Part I of this Form, for the use of regulatory bodies, and are not distributed to clients.)

**Potential persons who are to respond to the collection of information contained in this form  
are not required to respond unless the form displays a currently valid OMB control number.**

Applicant:

SEC File Number:

Date:

801-

**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:**

- ☐ (1) Provides investment supervisory services ..... %
- ☐ (2) Manages investment advisory accounts not involving investment supervisory services ..... %
- ☐ (3) Furnishes investment advice through consultations not included in either service described above ..... %
- ☐ (4) Issues periodicals about securities by subscription ..... %
- ☐ (5) Issues special reports about securities not included in any service described above ..... %
- ☐ (6) Issues, not as part of any service described above, any charts, graphs, formulas, or other devices which clients may use to evaluate securities ..... %
- ☐ (7) On more than an occasional basis, furnishes advice to clients on matters not involving securities ..... %
- ☐ (8) Provides a timing service ..... %
- ☐ (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)**

- ☐ (1) A percentage of assets under management ☐ (4) Subscription fees
- ☐ (2) Hourly charges ☐ (5) Commissions
- ☐ (3) Fixed fees (not including subscription fees) ☐ (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)

- ☐ A. Individuals ☐ E. Trusts, estates, or charitable organizations
- ☐ B. Banks or thrift institutions ☐ F. Corporations or business entities other than those listed above
- ☐ C. Investment companies ☐ G. Other (describe on Schedule F)
- ☐ D. Pension and profit sharing plans

Applicant:

SEC File Number:

Date:

801-

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

- |   |   |
|---|---|
| <input type="checkbox"/> A. Equity securities                                       | <input type="checkbox"/> H. United States government securities     |
| <input type="checkbox"/> (1) exchange-listed securities                             | <input type="checkbox"/> I. Options contracts on:                   |
| <input type="checkbox"/> (2) securities traded over-the-counter                     | <input type="checkbox"/> (1) securities                             |
| <input type="checkbox"/> (3) foreign issuers  | <input type="checkbox"/> (2) commodities                            |
| <input type="checkbox"/> B. Warrants  | <input type="checkbox"/> J. Futures contracts on:                   |
| <input type="checkbox"/> C. Corporate debt securities (other than commercial paper) | <input type="checkbox"/> (1) tangibles                              |
| <input type="checkbox"/> D. Commercial paper  | <input type="checkbox"/> (2) intangibles                            |
| <input type="checkbox"/> E. Certificates of deposit                                 | <input type="checkbox"/> K. Interests in partnerships investing in: |
| <input type="checkbox"/> F. Municipal securities                                    | <input type="checkbox"/> (1) real estate                            |
| <input type="checkbox"/> G. Investment company securities:                          | <input type="checkbox"/> (2) oil and gas interests                  |
| <input type="checkbox"/> (1) variable life insurance                                | <input type="checkbox"/> (3) other (explain on Schedule F)          |
| <input type="checkbox"/> (2) variable annuities                                     | <input type="checkbox"/> L. Other (explain on Schedule F)           |
| <input 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 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 type="checkbox"/> Financial newspapers and magazines    | (5) <input type="checkbox"/> Timing services   |
| (2) <input type="checkbox"/> Inspections of corporate activities   | (6) <input type="checkbox"/> Annual reports, prospectuses, filings with the Securities and Exchange Commission |
| (3) <input type="checkbox"/> Research materials prepared by others | (7) <input type="checkbox"/> Company press releases  |
| (4) <input 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 type="checkbox"/> Long term purchases<br>(securities held at least a year) | (5) <input type="checkbox"/> Margin transactions   |
| (2) <input type="checkbox"/> Short term purchases<br>(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  |  |

Applicant:

SEC File Number:

Date:

801-

**5. Education and Business Standards.**

Are there any general standards of education or business experience that applicant requires of those involved in determining or giving investment advice to clients? ..... Yes No  
 (If yes, describe these standards on Schedule F.) ☐ ☐

**6. Education and Business Background.**

For:

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

On Schedule F, give the:

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

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

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

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

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

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

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

- D. Is applicant or a related person a general partner in any partnership in which clients are solicited to invest? ..... Yes No  
☐ ☐

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

Applicant:

SEC File Number:

Date:

801-

**9. Participation or Interest in Client Transactions.**

Applicant or a related person: (check those that apply)

- ☐ A. As principal, buys securities for itself from or sells securities it owns to any client.
- ☐ B. As broker or agent effects securities transactions for compensation for any client.
- ☐ C. As broker or agent for any person other than a client effects transactions in which client securities are sold to or bought from a brokerage customer.
- ☐ D. Recommends to clients that they buy or sell securities or investment products in which the applicant or a related person has some financial interest.
- ☐ E. Buys or sells for itself securities that it also recommends to clients.

(For each box checked, describe on Schedule F when the applicant or a related person engages in these transactions and what restrictions, internal procedures, or disclosures are used for conflicts of interest in those transactions.)

- 10. Conditions for Managing Accounts.** Does the applicant provide investment supervisory services, manage investment advisory accounts or hold itself out as providing financial planning or some similarly termed services and impose a minimum dollar value of assets or other conditions for starting or maintaining an account? ..... ☐ Yes ☐ No

(If yes, describe on Schedule F.)

- 11. Review of Accounts.** If applicant provides investment supervisory services, manages investment advisory accounts, or holds itself out as providing financial planning or some similarly termed services:

- A. Describe below the reviews and reviewers of the accounts. **For reviews**, include their frequency, different levels, and triggering factors. **For reviewers**, include the number of reviewers, their titles and functions, instructions they receive from applicant on performing reviews, and number of accounts assigned each.

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

Applicant:

SEC File Number:

Date:

801-

**12. Investment or Brokerage Discretion.**

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

- |  | Yes                      | No                       |
|--|--------------------------|--------------------------|
| (1) securities to be bought or sold? .....               | <input type="checkbox"/> | <input type="checkbox"/> |
| (2) amount of the securities to be bought or sold? ..... | <input type="checkbox"/> | <input type="checkbox"/> |
| (3) broker or dealer to be used? .....                   | <input type="checkbox"/> | <input type="checkbox"/> |
| (4) commission rates paid? .....                         | <input type="checkbox"/> | <input type="checkbox"/> |

	Yes	No
B. Does applicant or a related person suggest brokers to clients? .....	<input type="checkbox"/>	<input type="checkbox"/>

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

- the products, research and services
- whether clients may pay commissions higher than those obtainable from other brokers in return for those products and services
- whether research is used to service all of applicant's accounts or just those accounts paying for it; and
- any procedures the applicant used during the last fiscal year to direct client transactions to a particular broker in return for 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                       |
|   | <input type="checkbox"/> | <input type="checkbox"/> |
| B. directly or indirectly compensates any person for client referrals? .....  | Yes                      | No                       |
|   | <input type="checkbox"/> | <input type="checkbox"/> |

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

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

- has custody of client funds or securities; or
- requires prepayment of more than \$500 in fees per client and 6 or more months in advance

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

## Schedule F of

## Form ADV

Applicant:

David S. Reinders, CFP®

SEC File  
Number:

810-71057

Date:

February 2010

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV:

David S. Reinders, CFP®

IRS Empl. Ident. No.:

01-0884425

**1.A(1)****Advisory Services**

David S. Reinders, CFP® ("Reinders") takes a holistic approach to financial planning and investment management and, in conjunction with the client, reviews the client's financial plan at least annually to support clients in staying on track and move toward their predetermined financial goals and objectives.

A comprehensive initial interview and data gathering questionnaire is completed to determine the client's financial circumstances and investment objectives and to give the client the opportunity to impose reasonable restrictions on the management of the account. Clients have the ability to leave standing instructions with Reinders to refrain from investing in particular securities or types of securities, or invest in limited amounts of securities. This financial plan is reviewed in person with the client at least semi-annually but often more frequently to determine that the plan is still aligned with the client's goals and objectives and whether any changes need to be made.

Should clients elect to purchase Variable Annuities ("VA") or Variable Universal Life insurance ("VUL") they will be required to purchase these products in a separate brokerage account. In this case, Reinders will receive commissions for the purchase of the VA or VUL and no management fee will be charged for managing the underlying securities portfolio.

For accounts invested in securities, Reinders selects a blend (asset allocation or programmed diversification). Securities include, but are not limited to mutual funds, stocks, bonds, and on occasion, limited partnerships and real estate investment trusts ("REITs"). The selection is done in concert with the clients emphasizing the volatility (risk) of the portfolio. The client reviews the portfolio proposal before initial implementation. Reinders charges no management fees on assets invested in limited partnerships.

Reinders provides on a regular (at least monthly, often weekly, sometimes daily) basis, a review of the client portfolio. Changes may be made as research deems those changes are prudent. Reinders does not by nature and design; react to market changes within any given day. To do so would violate the disciplines of modern portfolio theory. In general, re-balancing of the portfolio is likely to take place when the market indicates that this is prudent.

The client will receive a quarterly performance report from Reinders. On a quarterly basis, Reinders also will notify the client in writing to contact the firm if there have been any changes to the client's financial circumstances or investment objectives, or to impose or modify restrictions. It is the client's responsibility to notify Reinders at any time that there is a material change. Clients may call Reinders at any time during normal business hours to directly discuss matters that affect the client's account.

Portfolio assets are generally held in custody by LPL Financial ("LPL"). All securities remain titled with the name of the client or trustee, allowing the client to withdraw, hypothecate, vote proxies and/or pledge any or all of the securities held by the clearing broker/dealer (LPL). LPL issues all trade confirmations, as well as quarterly account statements. Account statements will be provided monthly if transaction activity takes place during the month. The Client retains full ownership of all the securities in the account.

**Schedule F of****Form ADV**

Applicant:

**David S. Reinders, CFP®**

SEC File

Number:

810-71057

Date:

February 2010

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV:

**David S. Reinders, CFP®**

IRS Empl. Ident. No.:

**01-0884425****1.A(3)****Financial Planning Services**

Reinders provides comprehensive financial plans consistent with the individual client's financial and tax status and risk tolerance. Planning is segmented and may focus on investments, insurance, taxes, and/or estate planning. The plan is generally written as provided in the client's Financial Planning Agreement. Ongoing review is always in person and is part of the investment management process.

**1.D****Financial Planning and Consultation Fees**

Fees for financial planning and consultation services generally are computed at a fixed amount. Sometimes an hourly rate of up to \$275.00 may be charged. Fees for each client are detailed in the financial planning agreement signed by the client.

Financial planning clients, who are charged an hourly fee, will receive an estimated total fee. In some cases, depending on the financial planning agreement signed by the clients, they will be billed in arrears based on the actual number of hours spent.

The range for a detailed and segmented plan generally is from \$1,000.00 - \$3,500.00, but occasionally the cost could be higher.

Annual fees for a comprehensive review of the client's financial plan are calculated at a fixed fee or an hourly rate, as agreed upon per the Investment Management Agreement signed by the client. If an hourly fee is charged, clients will receive an estimate of the total review fee and will be billed in arrears based upon the actual number of hours spent.

For hourly consultation the billing will always be in arrears.

The minimum Fee for new clients is \$1000.00.

Lower fees for comparable services may be available from other sources.

**Portfolio Management Fees**

Fees for Portfolio Management Services are calculated as a percentage of assets under management as follows:

**Total Account Assets****Annual Percentage**

Under \$100,000

2%

More than \$100,000, up to \$400,000

1.8%

More than \$400,000, up to \$700,000

1.6%

More than \$700,000, up to \$1,000,000

1.4%

More than \$1,000,000, up to \$1,500,000

1.2%

More than \$1,500,000, up to \$2,000,000

1.1%

More than \$2,000,000

1.0%

These fees are for portfolio management services only and do not include any transaction costs or commissions. Also, clients will incur transaction costs for client directed transactions.

**Schedule F of****Form ADV**

Applicant:

**David S. Reinders, CFP®**SEC File  
Number:

810-71057

Date:

February 2010

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: <b>David S. Reinders, CFP®</b>	IRS Empl. Ident. No.: <b>01-0884425</b>
<p>Accounts valued at less than \$250,000 may be subject to commissions on the initial purchases or sales, and if so, management advisory fees up to the amount of the commissions are waived for the first year.</p> <p>Mutual Fund investments within a client's portfolio, generally are comprised of no-load or load-waived mutual funds. Transaction costs for stocks and bonds are limited to actual costs incurred by Reinders.</p> <p>The actual fee percentages may differ and are based on the type of assets that are managed as well as the size of the client's account. The minimum account size is generally \$100,000 although smaller account sizes may on occasion be accepted at additional fees.</p> <p>Each client will sign an Investment Management Agreement in which the details of the client's fees are also disclosed.</p> <p>Investment management fees are calculated quarterly and in advance, based on the ending value of the account on the last day of the prior quarter. The fees are withdrawn from the client's account with LPL, the custodian holding the client's funds and securities, and pursuant to the client agreement. Reinders will mail notice of fee billing to the client concurrently with the withdrawal of fees.</p> <p>Management fees for the first quarter are charged on a pro-rata basis. Besides those fees paid to Reinders for advisory services with respect to clients' investments in mutual funds, clients also pay separate and distinct additional fees on their mutual fund investment that are charged by and paid to the mutual fund companies, because the mutual fund companies also pay advisory and/or management fees to an investment advisor. Mutual funds may on occasion also impose a redemption fee that may be charged to the client. Details for these fees may be found in the mutual fund prospectus.</p> <p>After the first five business days following execution of the Investment Management Agreement, this Agreement may be terminated at any time upon 10 days prior written notice by either party. Investment management fees will be pro-rated to the date of termination.</p> <p>If a client terminates an Investment Management Agreement before the end of the first year, financial plan review fees that were calculated at a fixed rate will be recalculated at an hourly rate of \$275.00 per hour, taking into consideration the actual number of hours spent.</p> <p>For any other consultations the billing will be in arrears and agreed upon in writing.</p> <p><b>4A, B, C</b></p> <p>The firm utilizes various types of publicly available research, such as Thompson Financial and Standard and Poor's, as well as commercial rating services, such as Morningstar. The research is analyzed extensively and used as a basis for investment recommendations and portfolio allocations.</p> <p>Portfolios are tailored to the individual client's needs, based on the client's financial objectives and risk tolerance.</p> <p><b>5</b></p> <p>Reinders requires that all of its advisory affiliates have passed State required examinations. The firm prefers that its advisory affiliates are CFP® designates, but at a minimum, the advisory affiliates have obtained a Series 65 or Series 66 license. Education is maintained and updated regularly by attending seminars, as well as complying with CFP®, broker/dealer and insurance continuing education requirements.</p>	

**Schedule F of**  
**Form ADV**

Applicant: <b>David S. Reinders, CFP®</b>	SEC File Number: 810-71057	Date: February 2010
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1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: <b>David S. Reinders, CFP®</b>	IRS Empl. Ident. No.: <b>01-0884425</b>
<p><b>6</b> <b>David Scott Reinders, CFP®</b> (Born 1956)</p> <p>Education: BA, Judson College, 1980 Certified Financial Planner – CFP®, 1992 FINRA Licenses: Series 6, 7, 24, 63</p> <p>Business Background: LPL Financial – Registered Principal, 2009 to Present Associated Securities Corp. - Registered Principal, 1996 to 2009 Associated Planners Investment Advisory – Advisory Affiliate 1996 to 2009 David S. Reinders, CFP®, 1992 to Present David S. Reinders Financial Services, 1988 to 1992</p> <p><b>7, 9</b> Advisory Affiliates of Reinders, in their capacity as registered representatives with LPL Financial, make investment recommendations to clients, who may or may not also be clients of Reinders. They receive commissions and/or fees for these activities.</p> <p>Advisory Affiliates of Reinders may on occasion buy the same securities for themselves that they also buy for their clients.</p> <p><b>10</b> The firm's minimum account size is \$100,000, although smaller account sizes may occasionally be accepted.</p> <p><b>12</b> Reinders and its Advisory Affiliates generally obtain written discretionary authority for selecting the amount and type of investments for their clients. They also have discretionary authority regarding the timing of purchases and sales. Since Advisory Affiliates of Reinders are also a registered representative with LPL Financial, they may receive commissions for securities transactions through LPL Financial. All commissions paid to Advisory Affiliates of Reinders are standard and customary in the industry and disclosed to the client.</p> <p>Under no circumstances will Reinders take custody of client funds or securities. Nor will Reinders vote proxies for clients.</p> <p>Most client transactions are executed through LPL Financial, Member FINRA/SIPC, unless the client purchases an insurance product or limited partnership. These products are purchased with an application, subscription agreement and a prospectus and executed through LPL Financial</p>	

**Schedule F of**  
**Form ADV**

Applicant:

**David S. Reinders, CFP®**

SEC File  
Number:

810-71057

Date:

February 2010

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV:  
**David S. Reinders, CFP®**

IRS Empl. Ident. No.:  
**01-0884425**

**Privacy Statement**

David S. Reinders, CFP® values you as a customer and respects your right to privacy. We recognize that you have placed your trust in us, and we take the responsibility to preserve that trust. One way we endeavor to keep your trust is to properly handle that personal information.

We pledge to you that:

- Protection of your privacy is a top priority;
- Your account information and all documents you provide to us are protected in a secure environment;
- We only collect personal information in order to accomplish our customer commitments to you;
- Information about you is only used and shared in limited and controlled ways; and,
- In the event that we wish to share information about you with non-affiliated third parties, you will be given options concerning what information may be shared, and your privacy wishes will be respected. You may also choose to opt out of any information sharing.

Reinders maintains physical, electronic and procedural safeguards to ensure that personal information we have about you is treated responsibly, and in accordance with our privacy policy. We restrict access to information about you only to those representatives and employees who need to know that information in order to provide products and services to you or to conduct Reinders' business. David S. Reinders or employees who have access to the information may only use it for legitimate business purposes. In addition, we take steps to safeguard information about you in accordance with applicable data security regulations.

We collect personal information about you from the following sources:

- New Account Forms, applications for the purchase of various products, and other forms;
- Product vendors, as a result of your transactions with us; and/or,
- Depending on the product you are requesting to purchase, information received from consumer reporting agencies, medical providers or others.

We may disclose the following categories of information to entities that perform administrative services on our behalf or as required or permitted by law for legal, regulatory, or other purposes:

- Information you provide directly to us on the Customer Account Form, applications or other forms;
- Information we receive about your transactions with us or with our product providers; and/or,
- If required for the products you purchase, information received from other agencies such as: consumer reporting agencies concerning your creditworthiness, motor vehicle and driver's license reports, medical and employment information, and loss reports.

A special note about medical or health information: While we might receive medical or health information from you at the time of application for various types of insurance, we do not use it or share it – internally or externally – for any purpose other than what is directly related to the administration of your policy, account, or claim, as required or permitted by law, or as you authorize us to do.

**Schedule F of****Form ADV**

Applicant:

**David S. Reinders, CFP®**

SEC File

Number:

810-71057

Date:

February 2010

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV:  
**David S. Reinders, CFP®**

IRS Empl. Ident. No.:  
**01-0884425**

**Code of Ethics Summary**

Upon request, a full Code of Ethics will be mailed to you.

David S. Reinders, CFP® adheres to a strict Code of Ethics based on the Principles of the CFP Board of Standards:

**Principle 1 – Integrity**

Reinders shall offer and provide professional services with integrity.

**Principle 2 – Objectivity**

Reinders shall be objective in providing professional services to clients.

**Principle 3 – Competence**

Reinders shall provide services to clients competently and maintain the necessary knowledge and skill to continue to do so in those areas in which the CFP Board designee is engaged.

**Principle 4 – Fairness**

Reinders shall perform professional services in a manner that is fair and reasonable to clients, principals, partners and employers, and shall disclose conflict(s) of interest in providing such services.

**Principle 5 – Confidentiality**

Reinders shall not disclose any confidential client information without the specific consent of the client unless in response to proper legal process, to defend against charges of wrongdoing by Reinders or in connection with a civil dispute between Reinders and client.

**Principle 6 – Professionalism**

The conduct of Reinders in all matters shall reflect credit upon the firm.

**Principle 7 – Diligence**

Reinders shall act diligently in providing professional services.