

**Schedule F of
Form ADV**

Continuation Sheet for Form ADV Part II

Applicant:
Envision Asset Management, Inc.

SEC File Number:
801-

Date:
10/31/2008

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Envision Asset Management, Inc.		IRS Empl. Ident. No.: 33-1174569
Item of Form (identify)	Answer	

Item 1D	<p><u>Advisory Services and Fees</u></p> <p>Envision Asset Management, Inc. (hereinafter "EAM" or the "Firm") is a sub-chapter s-corporation, formed under the laws of the State of California and registered as an investment adviser with the Securities and Exchange Commission. EAM offers investment advisory services to individuals, high-net worth individuals, pension and profit sharing plans, trusts, estates, or charitable organizations, and corporations and other business entities. This Schedule F narrative provides clients with information regarding EAM and the qualifications, business practices, and nature of advisory services that should be considered before becoming an advisory client of the Firm.</p> <p>Please contact Mr. Ali Sajadian , President and Chief Compliance Officer, if you have any questions about this Schedule F narrative. Additional information about EAM is available on the Internet at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. The CRD number for EAM is 144756.</p> <p>Individuals associated with EAM will provide its investment advisory services. These individuals are appropriately licensed, qualified, and authorized to provide advisory services on behalf of the Firm. Such individuals are known as Investment Advisor Representatives (IARs).</p> <p>EAM may provide its clients with a broad range of investment management services for fees ranging between 1.00% and 1.5% of investable assets. Our fees are subject to negotiation and charged on a pro-rata (annual) basis quarterly in advance based on the closing market value of the account on the last day of the calendar quarter.</p> <p>Pursuant to CCR Section 260.238(j), EAM hereby discloses that Clients may receive the same or comparable services from other Financial EAMs at a lower fee.</p> <p>Prior to engaging EAM to provide investment advisory services, the client will be required to enter into an Investment Advisory Agreement (see below) with EAM setting forth the terms and conditions of the engagement, describing the scope of the services to be provided, and the portion of the fee that is due from the client prior to EAM commencing services. Fees are paid in advance, however, in the event the client terminates EAM's services, the unearned balance of EAM's fee, if any, shall be refunded to the client subject to the terms of EAM's Investment Management Agreement.</p> <p>Pursuant to California Code of Regulations, 10 CCR Section 260.238(k), EAM discloses that it may utilize various firms for the execution of securities transactions and to custody assets. In certain cases, EAM may recommend that clients execute transactions through broker-dealers further described in Item 12(B) of Schedule F. Certain EAM representatives may earn commissions from Girard Securities, Inc. when they act in their separate roles as registered representatives. They do not earn commissions on advisory accounts. In any event, Client is under no obligation to act</p>
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Item 1D	<p>upon EAM's recommendations and if the Client elects to act on any of the recommendations, the Client is under no obligation to effect the transaction through EAM, or any of the broker-dealers listed in Item 12(B) of Schedule F. EAM also discloses that its associated persons may earn commissions for the sale of insurance products as further described in Items 7A, B & 8C(9) of Schedule F.</p>
Items 1D & 12B	<p><u>Investment Management</u></p> <p>The client may engage EAM to design an investment portfolio and provide ongoing corresponding investment management services on a fee-only basis. As indicated in the Investment Advisory Agreement, EAM generally performs a substantial and disproportionate amount of account services during the first quarter of the engagement. As a result, the Investment Advisory Agreement shall contain an acknowledgement by the client that if the Investment Advisory Agreement is terminated by the client subsequent to the first ten (10) days of the engagement, EAM shall maintain the entire advanced fee billed for that quarter.</p> <p>Unless the client directs otherwise, EAM shall generally recommend that investment management accounts be established with Fidelity Institutional Registered Investment Advisor Group ("FRIAG") through Fidelity Brokerage Services LLC, ("FBS") an unaffiliated service provider. Factors which EAM considers in recommending FBS (or any other broker-dealer/custodian) to clients include its respective financial strength, reputation, execution, pricing, reporting, research, and service. Prior to EAM providing investment management services, the client will be required to enter into a formal Investment Advisory Agreement with EAM setting forth the terms and conditions under which EAM shall manage the client's assets, and a separate custodial/clearing agreement with FBS. EAM's Investment Advisory Agreement and the custodial/clearing agreement, may authorize the account custodian to debit the client account for the amount of EAM's investment advisory fee and to directly remit that management fee to EAM in accordance with required regulatory procedures.</p> <p>In addition to EAM's investment advisory fee, the client shall also incur, relative to mutual fund purchases, charges imposed directly at the mutual fund level (i.e. fund advisory fees and expenses). The Investment Advisory Agreement between EAM and the client will continue in effect unless terminated by either party by written notice in accordance with the terms and conditions of the applicable agreement.</p> <p>In return for effecting securities transactions through a designated broker-dealer/custodian, EAM may receive certain investment research products and/or services which assist EAM in its investment decision-making process for the client, all of which transactions shall be in compliance with Section 28(e) of the Securities Exchange Act of 1934. Although the commissions and/or transaction fees paid by EAM's clients shall comply with EAM's duty to obtain best execution, a client may pay a commission that is higher than another qualified broker-dealer might charge to effect the same transaction where EAM determines, in good faith, that the commission is reasonable in relation to the value of the brokerage and research</p>

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Item 1D	<p>services received. In seeking best execution, the determinative factor is not the lowest possible cost, but whether the transaction represents the best qualitative execution, taking into consideration the full range of a broker-dealer's services, including the financial strength, reputation, value of research provided, execution capability, commission rates, and responsiveness. Accordingly, although EAM will seek competitive rates, it may not necessarily obtain the lowest possible commission rates for client account transactions. Although the investment research products and/or services that may be obtained by EAM will generally be used to service all of EAM's clients, a brokerage commission paid by a specific client may be used to pay for research that is not used in managing that specific client's account. The brokerage commissions and/or transaction fees charged by the designated broker-dealer/custodian are exclusive of, and in addition to, EAM's investment advisory fee.</p> <p>In performing its services, EAM shall not be required to verify any information received from the client or from the client's other professionals, and is expressly authorized to rely thereon. The client is free to accept or reject any recommendation made by EAM. Moreover, each client is advised that it remains his/her/its responsibility to promptly notify EAM if there is ever any change in his/her/its financial situation or investment objectives for the purpose of reviewing/evaluating /revising EAM's previous recommendations and/or services. EAM's clients are advised to promptly notify EAM if there are ever any changes in their financial situation or investment objectives, or if they wish to impose any reasonable restrictions upon EAM's management services.</p> <p>A copy of the written disclosure statement for EAM, as set forth on Part II of Form ADV, shall be provided to each client prior to, or contemporaneously with, the execution of the Investment Advisory Agreement. Any client who has not received a copy of EAM's written disclosure statement at least forty-eight (48) hours prior to executing the initial applicable agreement shall have five (5) business days subsequent to executing the agreement to terminate EAM's services without penalty. Neither EAM nor the client may assign the Investment Advisory Agreement without the prior written consent of the other party. Transactions that do not result in a change of actual control or management of EAM shall not be considered an assignment.</p> <p><u>General Information on Advisory Services and Fees</u></p> <p>Advisory recommendations are based on the client's financial situation at the time the services are provided and are based on financial information disclosed by the client to EAM. Clients are advised that certain assumptions may be made with respect to interest and inflation rates and the use of past trends and performance of the market and economy. Past performance is in no way an indication of future performance. As the client's financial situation, goals, objectives, or needs change, the client must notify EAM promptly.</p> <p>EAM shall never have custody of any client funds or securities, as the services of a qualified and independent custodian will be used for these asset management services.</p>
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Item 1D	<p>The fees charged are calculated as described above, and are not charged on the basis of a share of capital gains upon, or capital appreciation of, the funds, or any portion of the funds of an advisory client (15 U.S.C. §80b-5(a)(1)).</p> <p>Advice offered by EAM may involve investments in mutual and/or money market funds. Clients are hereby advised that all fees paid to EAM for investment advisory services are separate and distinct from the fees and expenses charged by these funds (described in each fund's prospectus) to their shareholders. These fees may include, but are not limited to, a management fee, upfront sales charges, and other fund expenses. Further, there may be transaction charges involved with purchasing or selling of securities. EAM does not share in any portion of the brokerage fees/transaction charges imposed by the custodian holding the client funds or securities. The client should review all fees charged by mutual and/or money market funds, EAM, and others to fully understand the total amount of fees to be paid by the client.</p>
Item 3K(3)	EAM may advise clients with respect to private placements and hedge funds.
Item 5	<p><u>Education and Business Standards</u></p> <p>EAM generally requires a college degree or equivalent industry experience for someone to become an investment advisory representative with the firm. In addition, all investment advisory representatives must have obtained all required licenses (Series 65 or the Series 7 and 66) or a professional designation such as the CFP.</p>
Item 6	<p><u>Education and Business Background</u></p> <p><u>Ali Sajadian</u></p> <p>Year of Birth: 1978</p> <p><u>Education & Business Background:</u></p> <p>Over the years, Mr. Sajadian has had extensive experience in the financial services industry. During his years at the University of California, Irvine ("UCI"), Mr. Sajadian worked in the insurance industry with Northwestern Mutual Financial Network, in which he developed comprehensive portfolios for private clients based on their goals and objectives. After graduating from UCI, he began his career in the mergers and acquisition industry. His background in M&A projects within the Managed Care Industry and Sensors Industry consisted of analyzing thousands of companies as possible candidates in the acquisition process.</p> <p>In 2002, Mr. Sajadian brought with him experience in mergers and acquisition and private client management in both the international and domestic financial markets to Morgan Stanley. As a Financial Advisor at Morgan Stanley, he consulted with high net-worth clients and companies about corporate services, consisting of retirement benefits (401K plans, profit sharing, etc.), asset allocation and money management.</p>

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Item 6	<p>He was with the firm until 2003.</p> <p>Mr. Sajadian joined C.K. Cooper & Company in 2003 to further expand the firm's corporate services and brokerage operations for the private client group. Mr. Sajadian's involvement with C. K. Cooper & Company's corporate services division, represented the interest of a variety of institutions, including defined benefit plans, defined contribution plans and group health plans. Mr. Sajadian's responsibilities extended to money management in C. K. Cooper & Company's private client group, where he analyzed political and economic trends with a series of technical analysis to better serve these clients. He remained with the firm until 2005.</p> <p>In 2005, Mr. Sajadian joined Envision Capital Management, LLC, a boutique Registered Investment Advisory firm that used Fidelity Investments Registered Investment Advisory Group as the custodian. During this time, he worked with high net-worth professionals with their portfolio management, insurance planning, and retirement planning. He has joined Girard Securities to better service his clients. In June, 2007, he formed Envision Asset Management, Inc., where he serves as the firm's President and Chief Compliance Officer.</p> <p>Mr. Sajadian graduated <i>Cum Laude</i> in 2001 from the University of California Irvine with a Bachelor's degree in Economics. He is currently an FINRA licensed registered representative through Girard Securities, Inc. as well as a California Life and Health Insurance licensed agent.</p> <p><u>Outside Business Activities</u></p> <p>Mr. Sajadian is an agent/broker with various insurance companies and may recommend that EAM's clients purchase insurance products for which they may be paid a commission. Mr. Sajadian is also a registered representative of Girard Securities, Inc., a FINRA registered broker-dealer and may recommend that EAM's clients purchase commissionable securities products.</p> <p><u>Participation or Interest in Client Transactions</u></p> <p>EAM or individuals associated with the Firm may buy or sell – for their personal account(s) - investment products identical to those recommended to clients. It is the expressed policy of EAM that no person employed by the Firm may purchase or sell any security prior to a transaction(s) being implemented for an advisory account, and therefore, preventing such employees from benefiting from transactions placed on behalf of advisory accounts.</p> <p><u>Code of Ethics</u></p> <p>As these situations may represent a conflict of interest, EAM has established the following restrictions in order to ensure its fiduciary responsibilities:</p>
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Items 7A,B & 8C1,9 , 9B,D	<ul style="list-style-type: none"> EAM emphasizes the unrestricted right of the client to specify investment objectives, guidelines, and/or conditions on the overall management of their account. EAM's standard investment process begins with reviewing applicable state statutes, investment policy, and permitted investment language provided by the client. Associated persons or their immediate family members shall not buy or sell securities for their personal portfolio(s) where their decision is derived in whole or in part, by reason of the associated person's employment, unless the information is also available to the investing public on reasonable inquiry. No associated person of the Firm shall prefer his or her own interest to that of the advisory client. EAM and its associated persons generally may not purchase and sell securities being considered for, or held by client accounts without pre-clearance of the Firm's Compliance Officer. Moreover, investment personnel may be subject to a blackout period from trading in such securities. EAM and its employees generally may not participate in private placements or initial public offerings (IPOs) without pre-clearance from the Firm's Compliance Officer. The Firm requires that all individuals must act in accordance with all applicable federal and state regulations governing registered investment advisory practices. Records will be maintained of all securities bought or sold by the Firm, associated persons of the Firm, and related entities. Mr. Sajadian will review these records on a regular basis. Any individual not in observance of the above may be subject to termination.
Item 9E	
Miscellaneous	<p>In accordance with Section 204-A of the Investment Advisers Act of 1940, EAM also maintains and enforces written policies reasonably designed to prevent the misuse of material non-public information by EAM or any person associated with the Firm.</p> <p><u>Privacy Statement</u></p> <p>EAM is committed to safeguarding the confidential information of its clients and holds all personal information provided to it in the strictest confidence. These records include all personal information that EAM collects from its clients or receives from other firms in connection with any of the financial services they provide. EAM also requires other firms with whom they deal to restrict the use of client's information. EAM's Privacy Policy is available upon client's engagement of the firm's services or by prior request of the clients.</p> <p><u>Insider Trading</u></p> <p>In accordance with Section 204A of the Investment Advisers Act of 1940, EAM also maintains and enforces written policies reasonably designed to prevent the misuse of material non-public information by EAM.</p>

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Miscellaneous	<p><u>Proxy Voting</u></p> <p>EAM does not vote proxies.</p> <p><u>Conditions for Managing Accounts</u></p> <p>EAM generally requires a minimum account size of \$100,000 as a condition for starting, managing, or maintaining clients' accounts. This minimum account requirement may be negotiable in certain circumstances. See Item 1D for more information.</p> <p><u>Suggestion of Brokers to Clients</u></p> <p>EAM may execute or recommend that clients execute their securities transactions through various firms including, but not limited to broker-dealers such as FBS, as mentioned previously. FBS and other firms may charge commissions (ticket charges) for executing EAM's transactions. EAM does not receive any part of these separate charges which are assessed directly to clients. It should be noted however, that certain EAM representatives are registered representatives of Girard Securities, Inc. In their separate roles as registered representatives of Girard Securities, Inc., these associated persons of EAM may earn commissions on non-advisory accounts.</p>
Miscellaneous	<p>Neither FBS, Girard Securities, Inc. nor other firms have a role with respect to EAM's investment advisory accounts. It is also important to note that FBS does not maintain a supervisory relationship with respect to EAM or its representatives nor are they in any way affiliated with it. EAM is independently owned and operated.</p> <p>EAM may recommend/require that clients establish accounts with FBS or other firms to maintain custody of clients' assets and effect trades for their accounts. Such firms may provide EAM with access to their institutional trading and custody services, which are typically not available to their retail investors. For EAM's Clients' accounts maintained in their custody, FBS and other firms do not charge separately for custody but are compensated by account holders through commissions or other transaction-related fees or securities trades that are executed through their firms or that settle into their respective accounts.</p>
Item 10	
Item 12B	<p>FBS and other firms may also make available to EAM other products and services that may benefit EAM but which may not benefits its clients. These types of services will help EAM in managing and administering client accounts. These include software and other technology that provide access to client account data (i.e. trade confirmations and account statements); facilitate trade executions; provide research, pricing information, and other market data; facilitate in the payment of EAM'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 EAM's accounts.</p>

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Item 12B	<p>EAM does not maintain custody of client assets. In all managed account cases, the custodian sends quarterly statements to EAM's clients showing all disbursements for the custodian account including the amount of the advisory fees. Clients provide written authorization permitting EAM to be paid directly for their accounts held by the custodian or trustee. In other cases, clients are sent an invoice for the amount of their advisory fee due to EAM and send EAM a check for the same.</p> <p><u>Additional Compensation</u></p> <p>Applicant may receive research and execution related services from the parties mentioned in Item 12(B) of Schedule F to assist Applicant in managing its accounts. These services and products would include financial publications, pricing information and other products or services. Such research and execution related services are offered to all investment advisers who utilize these firms. However, the commissions charged by these parties may be higher than those charged by a broker who does not provide the aforementioned research and execution related services.</p>
Item 13A	