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FORM ADV

Uniform Application for Investment Adviser Registration

Part II - Page 1

Name of Investment Adviser: Emerson Wealth Management, LLC				
Address: (Number and Street)	(City)	(State)	(Zip Code)	Area Code: Telephone Number:
38710 Woodward Ave., Suite 230	Bloomfield Hills	MI	48304	(248) 244-8900

This brochure provides information about the qualifications and business practices of Emerson Wealth Management, LLC. If you have any questions about the contents of this brochure, please contact Steve Deceuninck at 248-244-8900. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Emerson Wealth Management, LLC is available on the Internet at www.adviserinfo.sec.gov.

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FORM ADV**Part II - Page 2**

Applicant:

Emerson Wealth Management, LLC

SEC File Number:

801- 68268

Date:

03/05/2010

Definitions for Part II

Related person - Any officer, director or partner of applicant or any person directly or indirectly controlling, controlled by, or under common control with the applicant, including any non-clerical, non-ministerial employee.

Investment Supervisory Services - Giving continuous investment advice to a client (or making investments for the client) based on the individual needs of the client. Individual needs include, for example, the nature of other client assets and the client's personal and family obligations.

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 | 70% |
| <input checked="" type="checkbox"/> | (2) | Manages investment advisory accounts not involving investment supervisory services | 5% |
| <input checked="" type="checkbox"/> | (3) | Furnishes investment advice through consultations not included in either service described above | 5% |
| <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 | 15% |
| <input type="checkbox"/> | (8) | Provides a timing service | % |
| <input checked="" type="checkbox"/> | (9) | Furnishes advice about securities in any manner not described above | 5% |

(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 the applicant call any of the services it checked above financial planning or some similar term?

Yes	No
<input checked="" type="checkbox"/>	<input type="checkbox"/>

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 type="checkbox"/> (2) Hourly charges | <input type="checkbox"/> (5) Commissions |
| <input checked="" type="checkbox"/> (3) Fixed fees (not including subscription fees) | <input checked="" 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 checked="" 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 checked="" type="checkbox"/> D. Pension and profit sharing plans | |

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Applicant:

Emerson Wealth Management, LLC

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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 | <input type="checkbox"/> I. Options contracts on: |
| <input type="checkbox"/> (3) foreign issues | <input checked="" type="checkbox"/> (1) securities |
| | <input type="checkbox"/> (2) commodities |
| <input type="checkbox"/> B. Warrants | |
| <input checked="" type="checkbox"/> C. Corporate debt securities
(other than commercial paper) | <input type="checkbox"/> J. Futures contracts on: |
| | <input type="checkbox"/> (1) tangibles |
| <input checked="" type="checkbox"/> D. Commercial paper | <input type="checkbox"/> (2) intangibles |
| <input checked="" type="checkbox"/> E. Certificates of deposit | <input checked="" type="checkbox"/> K. Interests in partnerships investing in: |
| <input checked="" type="checkbox"/> F. Municipal securities | <input type="checkbox"/> (1) real estate |
| | <input type="checkbox"/> (2) oil and gas interests |
| <input type="checkbox"/> G. Investment company securities | <input type="checkbox"/> (3) other (explain on Schedule F) |
| <input checked="" type="checkbox"/> (1) variable life insurance | <input checked="" type="checkbox"/> L. Other (explain on Schedule F) |
| <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 checked="" 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 checked="" type="checkbox"/> Other (explain on Schedule F) |
| (4) <input type="checkbox"/> Short sales | |

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Emerson Wealth Management, LLC

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Date:

03/05/2010

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.)

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03/05/2010

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.)

- 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.

Please see Schedule F

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

Please see Schedule F

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Applicant:

Emerson Wealth Management, LLC

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801- 68268

Date:

03/05/2010

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; 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

☐ ☒

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Schedule F of
Form ADV
Continuation Sheet for Form ADV Part II

Applicant
Emerson Wealth Management, LLC

SEC File Number:
801- 68268

Date:
03/05/2010

Full name of Applicant exactly as stated in item 1A of Form ADV:
Emerson Wealth Management, LLC

IRS Employer Identification No.:
26-0970389

Item of Form (Identify)	Answer
1.D	<p>In this Schedule F, Emerson Wealth Management, LLC is referred to as the "Advisor," "we," "us" or "our."</p> <p>We are an investment adviser providing financial planning, consulting and investment management services to individuals, profit sharing plans, trusts, estates, corporations and business entities. Depending upon the engagement, we offer our services on a fee basis which may include fixed fees as well as fees based upon assets under management. Prior to engaging us to provide any of the foregoing investment advisory services, the client will be required to enter into one or more written agreements with us setting forth the terms and conditions under which we will render our services (collectively the "Agreement").</p> <p>We will provide our clients with a broad range of comprehensive financial planning and consulting services (which may include non-investment related matters). We will charge a fixed fee for these services. Our financial planning and consulting fees are negotiable, but generally range from \$1,000 to \$50,000 on a fixed fee basis depending upon the level and scope of the services and the professional rendering the financial planning and/or the consulting services.</p> <p>Prior to engaging us to provide financial planning and/or consulting services, the client will generally be required to enter into a written agreement with us setting forth the terms and conditions of the engagement and describing the scope of our services to be provided and the portion of the fee that is due from the client prior to the commencement of our services. Either party may terminate the agreement by written notice to the other. In the event the client terminates our financial planning and/or consulting services, the balance of our unearned fees (if any) shall be refunded to the client. If termination occurs within five (5) business days of entering into an agreement for such services the client shall be entitled to a full refund.</p> <p>In performing our services, we will not be required to verify any information received from the client or from the client's other professionals (e.g., attorney, accountant, etc.) and we are expressly authorized to rely on such information. We may recommend our services and/or other professionals to implement our recommendations. Clients are advised that a conflict of interest exists if we recommend our own services. The client is under no obligation to act upon any of the recommendations made by us under a financial planning / consulting engagement. The client is not required to engage the services of any recommended professional, including us as an investment manager. The client retains absolute discretion over all such implementation decisions and is free to accept or reject any of our recommendations. Moreover, each client is advised that it remains his/her/its responsibility to promptly notify us if there is ever any change in his/her/its financial situation or investment objectives for the purpose of reviewing, evaluating, or revising our previous recommendations and/or services.</p> <p>In the event the client determines to engage us to provide investment management services, we will do so on a fee basis. Our management fees are either fixed or based upon a percentage of the market value of the assets under management. The decision as to whether we charge fixed fees or asset based fees for our services is dependent upon the size and complexity of the client as well as the client's proclivity with respect to fee structure.</p> <p>As discussed in response to Item 12B (below), our investment management fees are exclusive of, and in addition to brokerage commissions, transaction fees, and other related costs and expenses which shall be incurred by the client. However, we will not receive any portion of these commissions, fees, and costs. Our annual asset-based fee will be prorated and charged quarterly, in advance, based upon the</p>

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Schedule F of
Form ADV

Continuation Sheet for Form ADV Part II

Applicant
Emerson Wealth Management, LLC

SEC File Number:
801- 68268

Date:
03/05/2010

Full name of Applicant exactly as stated in item 1A of Form ADV:
Emerson Wealth Management, LLC

IRS Employer Identification No.:
26-0970389

Item of Form (Identify)	Answer
	<p>market value of the assets on the last day of the previous quarter. The annual asset-based fee will vary (between 0.50% and 1.25%) depending upon the market value of the assets under management and the type of investment management services to be rendered. Our annual fixed fee will be prorated and charged quarterly, in advance. The annual fixed fee shall be negotiated between the client and us (at the onset of the relationship) based upon the market value of the assets under management, the type of services to be rendered, and other considerations.</p> <p>We may, in our sole discretion, negotiate to charge a lesser management fee based upon certain criteria (i.e., anticipated future earning capacity, anticipated future additional assets, dollar amount of assets to be managed, related accounts, account composition, pre-existing client, account retention, <i>pro bono</i> activities, etc.).</p> <p>We offer advice on each type of investment described in Part II of Form ADV (Item 3). However, we intend to primarily allocate our client's investment management assets, on a discretionary and/or a non-discretionary basis, among mutual funds and exchange-traded funds in accordance with the investment objectives of the client.</p> <p>As further discussed in response to Item 12B (below), we will generally recommend that clients utilize the brokerage and clearing services of Fidelity Investments and its affiliates (collectively referred to as "<i>Fidelity</i>") for investment management accounts.</p> <p>We may only implement our investment management recommendations after the client has arranged for and furnished us with all information and authorization regarding accounts with appropriate financial institutions. Financial institutions shall include, but are not limited to, <i>Fidelity</i>, any other broker-dealers recommended by us, broker-dealers directed by the client, trust companies, banks, etc. (collectively referred to herein as the "<i>Financial Institution(s)</i>").</p> <p>Clients may incur certain charges imposed by the <i>Financial Institution(s)</i> and other third parties such as fees charged by <i>Independent Managers</i> (as defined below), custodial fees, charges imposed directly by a mutual fund or exchange traded fund in the account, which shall be disclosed in the fund's prospectus (e.g., fund management fees and other fund expenses), deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Additionally, for assets outside of any wrap fee programs, clients may incur brokerage commissions and transaction fees. Such charges, fees and commissions are exclusive of and in addition to our fee.</p> <p>Our <i>Agreement</i> and/or the separate agreement with the <i>Financial Institution(s)</i> may authorize us through the <i>Financial Institution(s)</i> to debit the client's account for the amount of our fee and to directly remit that management fee to us in accordance with applicable custody rules. The <i>Financial Institution(s)</i> recommended by us have agreed to send a statement to the client, at least quarterly, indicating all amounts disbursed from the account including the amount of management fees paid directly to us.</p> <p>We may also recommend that certain clients authorize the active discretionary management of a portion of their assets by and/or among certain independent investment manager(s) either directly or through a wrap fee program ("<i>Independent Manager(s)</i>"), based upon the stated investment objectives of the client. The terms and conditions under which the client shall engage the <i>Independent Manager(s)</i> shall be set forth in separate written agreements between (1) the client and us and (2) the client and the</p>

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Schedule F of
Form ADV

Continuation Sheet for Form ADV Part II

Applicant
Emerson Wealth Management, LLC

SEC File Number:
801- 68268

Date:
03/05/2010

Full name of Applicant exactly as stated in item 1A of Form ADV:
Emerson Wealth Management, LLC

IRS Employer Identification No.:
26-0970389

Item of Form (Identify)	Answer
	<p>designated <i>Independent Manager(s)</i> and/or wrap fee program sponsor. We will continue to render advisory services to the client relative to the ongoing monitoring and review of account performance, for which we will receive an annual advisory fee which is based upon a percentage of the market value of the assets being managed by the designated <i>Independent Manager(s)</i>. The investment management fees charged by the designated <i>Independent Manager(s)</i>, together with the fees charged by the wrap fee program sponsor and corresponding designated broker-dealer/custodian of the client's assets, may be exclusive of, and in addition to, our investment advisory fee set forth above. As discussed above, the client may incur additional fees than those charged by us, the designated <i>Independent Manager(s)</i>, wrap fee program sponsor (if applicable), and corresponding broker-dealer and custodian.</p> <p>In addition to our written disclosure statement, the client shall also receive the written disclosure statement of the designated <i>Independent Manager(s)</i> and wrap fee program sponsor (if applicable). Certain <i>Independent Manager(s)</i> may impose more restrictive account requirements and varying billing practices than we do. In such instances, we may alter our corresponding account requirements and/or billing practices to accommodate those of the <i>Independent Manager(s)</i> or wrap fee program sponsor.</p> <p>If we refer a client to certain <i>Independent Manager(s)</i> where our compensation is included in the advisory fee charged by such <i>Independent Manager(s)</i> and the client engages those <i>Independent Manager(s)</i>, we shall be compensated for our services by receipt of a fee paid directly by the <i>Independent Manager(s)</i> to us in accordance with the requirements of Rule 206(4)-3 of the Investment Advisers Act of 1940, as amended, and any corresponding state securities laws, rules, regulations, or requirements. Any such fee shall be paid solely from the <i>Independent Manager(s)</i> investment management fee or the program fee of the wrap fee program (as appropriate), and shall not result in any additional charge to the client.</p> <p>We also may render investment management services to clients relative to: (1) annuity products that they may own, and/or (2) their individual employer-sponsored retirement plans. In so doing, we either direct or recommend the allocation of client assets among the various mutual fund subdivisions that comprise the variable life/annuity product or the retirement plan. The client assets shall be maintained at either the specific insurance company that issued the variable life/annuity product which is owned by the client, or at the custodian designated by the sponsor of the client's retirement plan.</p> <p>The client may make additions to and withdrawals from the account at any time, subject to our right to terminate an account. If assets are deposited into or withdrawn from an account after the inception of a quarter, the fee payable with respect to such assets will <u>not</u> be adjusted or prorated based on the number of days remaining in the quarter. Clients may withdraw account assets on notice to us, subject to the usual and customary securities settlement procedures. We design our portfolios as long-term investments and asset withdrawals may impair the achievement of a client's investment objectives.</p> <p>For the initial quarter of investment management services, the first quarter's fees shall be calculated on a <i>pro rata</i> basis. Our <i>Agreement</i> with the client will continue in effect until terminated by either party pursuant to the terms of the <i>Agreement</i>. Our annual fee shall be prorated through the date of termination and any remaining balance shall be charged or refunded to the client, as appropriate, in a timely manner.</p> <p>Additions may be in cash or securities provided that we reserve the right to liquidate any transferred securities, or decline to accept particular securities into a client's account. We may consult with our clients about the options and ramifications of transferring securities. However, clients are advised that</p>

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Schedule F of
Form ADV

Continuation Sheet for Form ADV Part II

Applicant
Emerson Wealth Management, LLC

SEC File Number:
801- 68268

Date:
03/05/2010

Full name of Applicant exactly as stated in item 1A of Form ADV:
Emerson Wealth Management, LLC

IRS Employer Identification No.:
26-0970389

Item of Form (Identify)	Answer
	<p>when transferred securities are liquidated, they are subject to transaction fees, fees assessed at the mutual fund level (i.e., contingent deferred sales charge) and/or tax ramifications.</p> <p>Our clients are advised to promptly notify us if there are ever any changes in their financial situation or investment objectives or if they wish to impose any reasonable restrictions upon our management services.</p> <p>Neither we nor the client may assign the <i>Agreement</i> without the consent of the other party. Transactions that do not result in a change of actual control or our management shall not be considered an assignment.</p> <p>A copy of our privacy policy notice and a written disclosure statement that meets the requirements of Rule 204-3 of the Investment Advisers Act of 1940, as amended ("Advisers Act"), shall be provided to each client prior to or contemporaneously with the execution of the <i>Agreement</i>. Any client who has not received a copy of our written disclosure statement at least forty-eight (48) hours prior to executing the <i>Agreement</i> shall have five (5) business days subsequent to executing the agreement to terminate our services without penalty.</p> <p>We do not vote proxies on behalf of our clients.</p>
3.L	We may also provide advice on exchange traded funds (ETFs) and any type of investment held in a client's portfolio at the beginning of the advisory relationship.
3.L and 4.C(7)	As further discussed in the response to Item 1D (above), we may recommend that clients authorize the discretionary management of a portion of their assets by and/or among certain <i>Independent Manager(s)</i> , based upon the stated investment objectives of the client. We will continue to render services to the client relative to the discretionary and/or non-discretionary selection or recommendation of <i>Independent Manager(s)</i> as well as the monitoring and review of account performance and client investment objectives.
5.	All individuals that render investment advisory services on behalf of us must have earned a college degree and/or have substantive investment-related experience. In addition, all such individuals shall have attained all required investment-related licenses and/or designations.
6.	<p>MICHAEL D. EMERSON, CFP, CLU, ChFC Born 1965</p> <p><i>Post-Secondary Education:</i> Michigan State University – 1987, BBA, Finance</p> <p><i>Recent Business Background:</i> Emerson Wealth Management, LLC, President, 08/2007 – Present Emerson Dankovich Advisors, Inc., President, 04/2004 – 08/2007 Emerson Dankovich and Company, President, 03/2000 – 12/2005 Northwestern Mutual Investment Services, Representative, 05/1990 – 12/2005 Northwestern Mutual Life Insurance Company, Representative, 05/1990 – 12/2005</p>

Schedule F of
Form ADV
Continuation Sheet for Form ADV Part II

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Item of Form (Identify)	Answer
	<p>STEVEN J. DECEUNINCK, CFP, CFS Born 1966 <i>Post-Secondary Education:</i> Walsh College – 2001, MS, Finance Michigan State University – 1989, BS <i>Recent Business Background:</i> Emerson Wealth Management, LLC, 08/2007 – Present Emerson Dankovich Advisors, Inc., 12/2005 – 08/2007 Emerson Dankovich and Company, 03/2000 – 12/2005</p> <p>JOHN A. CRAWFORD Born 1948 <i>Post-Secondary Education:</i> Wayne State University – 1976, BS in Accounting <i>Recent Business Background:</i> Emerson Wealth Management, LLC, 08/2007 – Present Emerson Dankovich Advisors, Inc., 12/2005 – 08/2007 Emerson Dankovich and Company, 09/2003 – 12/2005</p>
7.A and 7.B	As further discussed above in response to Item 1D (above), we may provide our clients with a broad range of comprehensive financial planning and/or consulting services (which may include non-investment related matters). We may charge a separate fee for these services which shall be agreed upon prior to rendering the services.
7.A and 7.B	We are a licensed insurance agency. Additionally, certain of our <i>Advisory Affiliates</i> , in their individual capacities, are licensed insurance agents with various insurance companies, and in such capacity, may recommend, on a fully-disclosed basis, the purchase of certain insurance products. A conflict of interest exists to the extent that we or our <i>Advisory Affiliates</i> recommend the purchase of insurance products where we or our <i>Advisory Affiliates</i> receive insurance commissions or other additional compensation.
9.E	<p>Our firm and persons associated with us (“Associated Persons”) are permitted to buy or sell securities that it also recommends to clients consistent with our policies and procedures.</p> <p>We have adopted a code of ethics that sets forth the standards of conduct expected of our associated persons and requires compliance with applicable securities laws (“<i>Code of Ethics</i>”). In accordance with Section 204A of the Advisers Act, our <i>Code of Ethics</i> contains written policies reasonably designed to prevent the unlawful use of material non-public information by us or any of our associated persons. The <i>Code of Ethics</i> also requires that certain of our personnel (called “<i>Access Persons</i>”) report their personal securities holdings and transactions and obtain pre-approval of certain investments such as initial public offerings and limited offerings. Clients may contact us to request a copy of our <i>Code of Ethics</i>.</p> <p>Unless specifically permitted in our <i>Code of Ethics</i>, none of our <i>Access Persons</i> may effect for themselves or for their immediate family (i.e., spouse, minor children, and adults living in the same household as the <i>Access Person</i>) any transactions in a security which is being actively purchased or sold, or is being considered for purchase or sale, on behalf of any of our clients.</p>

Schedule F of
Form ADV
Continuation Sheet for Form ADV Part II

Applicant
Emerson Wealth Management, LLC

SEC File Number:
801- 68268

Date:
03/05/2010

Full name of Applicant exactly as stated in item 1A of Form ADV:
Emerson Wealth Management, LLC

IRS Employer Identification No.:
26-0970389

Item of Form (Identify)	Answer
	When we are purchasing or considering for purchase any security on behalf of a client, no <i>Access Person</i> may effect a transaction in that security prior to the completion of the purchase or until a decision has been made not to purchase such security. Similarly, when we are selling or considering the sale of any security on behalf of a client, no <i>Access Person</i> may effect a transaction in that security prior to the completion of the sale or until a decision has been made not to sell such security. These requirements are not applicable to: (i) direct obligations of the Government of the United States; (ii) money market instruments, bankers' acceptances, bank certificates of deposit, commercial paper, repurchase agreements and other high quality short-term debt instruments, including repurchase agreements; (iii) shares issued by mutual funds, exchange traded funds (ETF's) or money market funds; and (iv) shares issued by unit investment trusts that are invested exclusively in one or more mutual funds.
11.A	We review the mutual funds and exchange-trade funds that we recommend for investment on an ongoing basis. We will recommend changes to holdings in client's account as we deem necessary or appropriate. For those clients to whom we provide investment management services, we monitor those portfolios as part of an ongoing process while regular account reviews are conducted on at least an annual basis. For those clients to whom we provide financial planning and/or consulting services, reviews are conducted on an "as needed" basis. Such reviews are conducted by one of our investment adviser representatives. All investment advisory clients are encouraged to discuss their needs, goals, and objectives with us and to keep us informed of any changes thereto. We will contact ongoing investment advisory clients at least annually to review our previous services and/or recommendations and to discuss the impact resulting from any changes in the client's financial situation and/or investment objectives.
11.B	Unless otherwise agreed upon, clients are provided with transaction confirmation notices and regular summary account statements directly from the broker-dealer or custodian for the client accounts. Those clients to whom we provide investment advisory services will also receive a report from us that may include such relevant account and/or market-related information such as an inventory of account holdings and account performance not less than annually. Those clients to whom we provide financial planning and/or consulting services will receive reports from us summarizing our final analysis and conclusions as requested by the client or otherwise agreed to in writing by us.
12.A, 12.B and 13.A	Please see the previous responses set forth on this Schedule F to Item 1D. Except as provided for in any applicable wrap fee program, the brokerage commissions and/or transaction fees charged by <i>Fidelity</i> or any other designated broker-dealer are exclusive of and in addition to our fee. Factors which we consider in recommending <i>Fidelity</i> or any other broker-dealer, to clients include their respective financial strength, reputation, execution, pricing, research, and service. <i>Fidelity</i> enables us to obtain many mutual funds without transaction charges and other securities at nominal transaction charges. The commission and/or transaction fees charged by <i>Fidelity</i> may be higher or lower than those charged by other broker-dealers. The commissions paid by our clients will comply with our duty to obtain "best execution." However, a client may pay a commission that is higher than another qualified broker-dealer might charge to effect the same transaction where we determine, in good faith, that the commission is reasonable in relation to

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	<p>the value of the brokerage and research 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 among others, the value of research provided, execution capability, commission rates, and responsiveness. Consistent with the foregoing, while we will seek competitive rates, we may not necessarily obtain the lowest possible commission rates for client transactions.</p> <p>If the client requests that we arrange for the execution of securities brokerage transactions for the client's account, we will direct such transactions through broker-dealers that we reasonably believe will provide best execution. We will periodically review our policies and procedures regarding recommending broker-dealers to our client in light of our duty to obtain best execution.</p> <p>The client may direct us in writing to use a particular broker-dealer to execute some or all transactions for the client. In that case, the client will negotiate terms and arrangements for the account with that broker-dealer, and we will not seek better execution services or prices from other broker-dealers. As a result, the client may pay higher commissions or other transaction costs or greater spreads, or receive less favorable net prices, on transactions for the account than would otherwise be the case. Subject to our duty of best execution, we may decline a client's request to direct brokerage if, in our sole discretion, such directed brokerage arrangements would result in additional operational difficulties.</p> <p>Transactions for each client generally will be effected independently. However, when processing trades for individual securities, including exchange traded funds, we will combine or "batch" such orders when multiple accounts are trading in the same security on the same day.</p> <p>Consistent with obtaining best execution, brokerage transactions may be directed to certain broker-dealers in return for investment research products and/or services which assist us in our investment decision-making process. Such research generally will be used to service all of our clients, but brokerage commissions paid by one client may be used to pay for research that is not used in managing that client's portfolio. The receipt of investment research products and/or services as well as the allocation of the benefit of such investment research products and/or services poses a conflict of interest.</p> <p>We may receive from <i>Fidelity</i>, without cost to us, computer software and related systems support, which allow us to better monitor client accounts maintained at <i>Fidelity</i>. We may receive the software and related support without cost because we render investment management services to clients that maintain assets at <i>Fidelity</i>. The software and related systems support may benefit us, but not our clients directly.</p> <p>In fulfilling our duties to our clients, we endeavor at all times to put the interests of our clients first. Clients should be aware; however, that our receipt of economic benefits from a broker-dealer creates a conflict of interest since these benefits may influence our choice of broker-dealer over another broker-dealer that does not furnish similar software, systems support or services.</p> <p>Additionally, we may receive the following benefits from <i>Fidelity</i> through the Fidelity Institutional Wealth Services: receipt of duplicate client confirmations and bundled duplicate statements; access to a trading desk that exclusively services its Institutional Wealth Services participants; access to block trading which provides the ability to aggregate securities transactions and then allocate the appropriate shares to client accounts; and access to an electronic communication network for client order entry and account information.</p>

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