

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

Applicant:
Decision Investments, Inc.

SEC File Number:
801-

Date:
01/27/2008

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

| | | |
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| 1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Decision Investments, Inc. | | IRS Empl. Ident. No.: |
| Item of Form (identify) | Answer | |

Item 1D

ADVISORY SERVICES AND FEES

Decision Investments, Inc. (hereinafter "DII") is a corporation, formed under the laws of the State of California, and registered with the State of California as an investment adviser. DII offers investment advisory services to individuals, pensions and profit sharing plans, trusts, estates, charitable organizations, corporations or other organizations. This Schedule F narrative provides clients with information regarding DII and the qualifications, business practices, and nature of advisory services that should be considered before becoming an advisory client of the Firm.

Please contact Michael Malvin, President and Chief Compliance Officer, if you have any questions about this Schedule F narrative. Additional information about DII 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 DII is 145073.

Individuals associated with DII 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).

DESCRIPTION OF SERVICES PROVIDED

Portfolio Management

DII provides discretionary and non-discretionary portfolio management services where the investment advice provided is custom tailored to meet the individualized needs and investment objectives of the client. Subject to any written guidelines, which the client may provide, the Firm may be granted the discretion and authority to manage the account by the client. Accordingly, DII is authorized to perform various functions, at the client's expense, without further approval from the client. Such functions include the determination of securities to be purchased/sold and the amount of securities to be purchased/sold. Once the portfolio is constructed, DII provides continuous supervision of the portfolio as changes in market conditions and client circumstances may require.

DII will work with its clients to identify their investment goals and objectives as well as risk tolerance in order to create an initial portfolio allocation designed to complement their clients' educational, home ownership and retirement funding goals and objectives etc. DII may create a portfolio, consisting of individual stocks and/or bonds; no-load funds and/or load-waived funds (front-end commissions will not be charged).

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Answer

Item 1D
(Continued)

Each portfolio will be initially designed to meet a particular investment goal, which DII has determined to be suitable to the client's circumstances. Once the appropriate portfolio has been determined, DII will review the portfolio at least quarterly and if necessary, suggest to the client that rebalancing take place, based upon the client's individual needs, stated goals and objectives. However, each client will have the opportunity to place reasonable restrictions on the types of investments to be held in the portfolio. DII's strategy, generally, will be to seek to meet client investment objectives while providing clients with access to personal advisory services on at least an annual basis, or more often, depending upon prior agreement.

FEE SCHEDULE: Portfolio Management For Managed Accounts

| <u>Assets Under Management</u> | <u>Annual Fee</u> | <u>Quarterly Fee</u> |
|--------------------------------|-------------------|----------------------|
| \$0 to \$500,000 | 1.50% | 0.375% |
| \$500,001 to \$1,000,000 | 1.25% | 0.3125% |
| \$1,000,001 to \$2,000,000 | 1.00% | 0.225% |
| Over \$2,000,000 | Negotiable | Negotiable |

Transaction fees are generally assessed as incurred. DII's asset management fee shall be pro-rated and paid quarterly in advance on a quarterly basis. All fees are negotiable and charged against the balance in the Client's account on the last day of the previous calendar quarter. Fees are pro-rated for the first quarter of management. DII reserve the right to waive or reduce the advisory fee for clients primarily in cash positions.

In cases where a Client begins a relationship with the Advisor for investment advisory services after the beginning of a quarter, then the advisory fees will be assessed on a pro-rata basis for the total number of days remaining in that quarter.

No increase in the annual fee shall be effective without prior written notification to the Client.

Financial Planning

Additionally DII may provide clients with a one-time financial plan or ongoing financial consultation fees. DII will generally charge a negotiable fixed fee ranging from \$1,500 to \$10,000 the total of which is dependent upon the level and scope of these services. The entire planning fee or anticipated consulting fee shall be due upon the execution of the Financial Planning or Consulting Agreement. The Client's financial plan or consultation shall be rendered to the Client within ninety days of the execution of the agreement.

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(Continued)

DII's fee is exclusive of, and in addition to brokerage commissions, transaction fees, and other related costs and expenses which shall be incurred by the client. The fixed fees are determined after considering many factors, such as the level and scope of the services, and the client's net worth. Alternatively, DII may provide services based on an hourly basis, which is generally \$150 per hour.

The fee-paying arrangements for fixed and/or hourly charges will be determined on a case-by-case basis and will be detailed in the signed agreement for services. The client will be invoiced directly for the fixed or hourly fees.

ADDITIONAL INFORMATION CONCERNING FEES

In certain circumstances, advisory fees may be negotiable based upon prior relationships as well as related account holdings. The fees charged are calculated as described above and are not charged on the basis of a share of capital gains or capital appreciation of the funds or any portion of the funds of an advisory client. Pursuant to California Code of Regulations, 10 CCR Section 260.238(j), DII hereby discloses that Clients may receive the same or comparable services from other Financial Advisors at a lower fee.

All fees paid to DII for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds to their shareholders. These fees and expenses are described in each fund's prospectus. Such fees will generally include a management fee, other fund expenses and a possible distribution fee. If the fund also imposes sales charges, a client may pay an initial or deferred sales charge.

A client could invest in a mutual fund directly, without the services of DII. In that case, the client would not receive the services provided by DII which are designed, among other things, to assist the client in determining which mutual fund or funds are most appropriate to the client's financial condition and objectives. Accordingly, the clients should review both the fees charged by the funds and the fees charged by DII to fully understand the total amount of fees to be paid by the clients and to thereby evaluate the advisory services being provided.

Upon client's written authorization, fees will be automatically deducted from the account. Clients will be provided with a quarterly statement reflecting deduction of the advisory fee.

Clients can terminate, without penalty, DII's Agreement within five (5) business days. Thereafter, Clients will receive, where applicable, a prorated refund of any prepaid advisory fees. Such prorated refund will be based upon actual services and termination costs incurred up to and at the time of termination of DII's services.

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

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| Item 1D (Continued) | <p>Pursuant to California Code of Regulations, 10 CCR Section 260.238(k), DII discloses that it may utilize various firms for the execution of securities transactions, to custody assets or place insurance transactions. Advisor hereby discloses that Advisor is not, but Advisor's representatives may be insurance agents/brokers with various insurance companies. These companies pay their representatives a commission for the sale of their products. As such, a conflict of interest exists in the sale of insurance products.</p> <p>Pursuant to CCR Section 260.235.2, all potential clients should be aware that a conflict exists between DII's interests and the interests of its clients. Clients are under no obligation to act upon DII's recommendation. If the client elects to act on any of the recommendations, the client is under no obligation to effect the transaction through DII.</p> |
| Item 5 | <p><u>EDUCATION AND BUSINESS STANDARDS</u></p> <p>All individuals that render investment advisory services on behalf of DII shall have attained all required investment-related licenses and/or designations.</p> |
| Item 6 | <p><u>PERSONAL EDUCATIONAL AND BUSINESS BACKGROUND</u></p> <p><u>Michael Malvin – Born 1969</u> <u>Past Five Years of Business Experience</u> 08/07 – Present, President, Decision Investments, Inc., San Diego, CA 06/05 – 8/07, Registered Representative, Salomon Smith Barney, San Diego, CA 09/01 – 06/05, Registered Representative, Morgan Stanley Dean Witter, Inc, San Diego, CA.</p> <p><u>Education</u> Bachelor of Arts, State University of New York at Albany, New York, 1993 Major: Psychology; Minor: Business</p> |
| Items 7A& B | <p><u>OTHER FINANCIAL ACTIVITIES OR AFFILIATIONS</u></p> <p>Mr. Malvin is a licensed insurance agent/broker with various insurance companies/agencies. He may receive the normal commissions for insurance sales in his separate role as an insurance agent/broker.</p> |
| Item 9E & Miscellaneous | <p><u>PARTICIPATION OR INTEREST IN CLIENTS</u> <u>TRANSACTIONS/CODE OF ETHICS</u></p> <p>DII and/or its representatives may buy or sell for their personal account(s) investment products identical to those recommended to clients. It is the expressed policy of DII that neither DII, nor its representatives may purchase or sell any individual stock or bond prior to a transaction(s) being</p> |

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| Item 9E & Miscellaneous | <p>implemented for an advisory account. This policy is meant to prevent DII and/or its representatives from benefiting as a result of transactions placed on behalf of advisory accounts.</p> <p>DII has established the following restrictions in order to ensure its fiduciary responsibilities to clients are met:</p> <p>1) Advisors' representatives shall not buy or sell securities for their personal portfolio(s) where their decision is substantially derived, in whole or in part, by their role as an Investment Advisory Representative of DII, unless the information is also available to the investing public on reasonable inquiry. In no case, shall DIIs' representatives prefer their own interest to that of their advisory clients. (1) (2)</p> <p>2) DII emphasizes the unrestricted right of its clients to decline to implement any advice rendered.</p> <p>3) DII recognizes it must act in accordance with all applicable Federal and State regulations governing registered investment advisory practices.</p> <p>Footnotes</p> <p>(1) This investment policy has been established recognizing that some securities being considered for purchase and sale on behalf of DIIs' clients trade in sufficiently broad markets to permit transactions by clients to be completed without an appreciable impact on the markets of the securities. Under certain circumstances, exceptions may be made to the policies stated above. Records of these trades, including the reasons for the exceptions, will be maintained with DIIs' records in the manner set forth above.</p> <p>(2) Open-end mutual funds and/or the investment sub-accounts which may comprise a variable insurance product are purchased or redeemed at a fixed net asset value price per share specific to the date of purchase of redemption. As such, transactions in mutual funds and/or variable insurance products by DII are not likely to have an impact on the prices of the fund shares in which clients invest, and are therefore not prohibited by DII's Investment policies and procedures.</p> <p>Miscellaneous</p> <p><u>INSIDER TRADING</u></p> <p>In accordance with Section 204A of the Investment Advisors Act of 1940, DII also maintains and enforces written policies reasonably designed to prevent the misuse of material non-public information by DII.</p> <p>Miscellaneous</p> <p><u>PRIVACY STATEMENT</u></p> <p>DII 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 DII collects from its</p> |
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Miscellaneous

clients or receives from other firms in connection with any of the financial services they provide. DII also requires other firms with whom they deal to restrict the use of client's information. DII's Privacy Policy is available upon client's engagement of the firm's services or by prior request of the clients.

PROXY VOTING

DII will not vote proxies on behalf of clients.

Item 10

MINIMUM ACCOUNT SIZE

DII generally requires clients to maintain a minimum account size of at least \$100,000.

Items 12A1,2

INVESTMENT OR BROKERAGE DISCRETION

DII generally has discretion on client accounts to determine the specific securities to be purchased or sold as well the amount of securities to be purchased or sold.

Items 12B & 13A

SUGGESTION OF BROKERS/ADDITIONAL COMPENSATION

DII may execute or recommend that clients execute their securities transactions through various firms including, but not limited to broker-dealers such as the Schwab Institutional division of Charles Schwab & Co., Inc. ("Schwab"), a registered broker-dealer, Member FINRA/SIPC, to maintain custody of clients' assets and to effect trades for their accounts.

DII is independently owned and operated and not affiliated with Schwab. Schwab provides DII with access to its institutional trading and custody services, which are typically not available to Schwab retail investors. These services generally are available to independent investment advisors on an unsolicited basis, at no charge to them so long as a total of at least \$10 million of the advisor's clients' assets are maintained in accounts at Schwab Institutional, *and are not otherwise contingent upon Advisor committing to Schwab any specific amount of business (assets in custody or trading)*. Schwab's services include brokerage, custody, research, and access to mutual funds and other investments that are otherwise generally available only to institutional investors or require a significantly higher minimum initial investment. For DII's client accounts maintained in its custody, Schwab *generally* does not charge separately for custody but is compensated by account holders through commissions, transaction-related or asset based fees for securities trades that are executed through Schwab or that settle into Schwab accounts.

Schwab also makes available to DII other products and services that benefit

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| Item 13A | <p>DII but may not benefit its clients' accounts. Some of these other products and services assist DII in managing and administering clients' accounts. These include software and other technology that provide access to client account data (such as trade confirmations and account statements), facilitate trade execution (and allocation of aggregated trade orders for multiple client accounts), provide research, pricing information and other market data, facilitate payment of DII's fees from its clients' accounts, and assist with back-office functions, recordkeeping and client reporting. Many of these services generally may be used to service all or a substantial number of DII's accounts, including accounts not maintained at Schwab Institutional.</p> <p>Schwab Institutional also makes available to DII other services intended to help DII manage and further develop its business enterprise. These services may include consulting, publications and conferences on practice management, information technology, business succession, regulatory compliance, and marketing. In addition, Schwab may make available, arrange and/or pay for these types of services rendered to DII by independent third parties. Schwab Institutional may discount or waive fees it would otherwise charge for some of these services or pay all or a part of the fees of a third-party providing these services to DII. While as a fiduciary, DII endeavors to act in its clients' best interests, DII's recommendation that clients maintain their assets in accounts at Schwab may be based in part on the benefit to DII of the availability of some of the foregoing products and services and not solely on the nature, cost or quality of custody and brokerage services provided by Schwab, which may create a potential conflict of interest.</p> |
|----------|--|