

Item 1 – Cover Page

Wrap Account Program brochure



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This wrap account program brochure provides information about the qualifications and business practices of McIlrath & Eck, LLC (the “Adviser”). If you have any questions about the contents of this brochure, please contact the Adviser at 360.657.8600. The information in this brochure has not been approved or verified by the U.S. Securities and Exchange Commission (“SEC”) or by any state securities authority.

The Adviser is registered as an investment adviser with the U.S. Securities and Exchange Commission. Registration of an Investment Adviser does not imply any level of skill or training.

Additional information about the Adviser also is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 – Material Changes

On July 28, 2010, the U.S. Securities and Exchange Commission published “Amendments to Form ADV” which changes the form of the disclosure document that SEC-registered advisers are required to provide to clients. This brochure, dated April 1, 2011, has been prepared according to the SEC’s new requirements and rules.

In the future, this Item 2 will discuss only specific material changes that are made to this brochure and provide you with a summary of the changes. We will also reference the date of our last annual update of our brochure.

In the past we have offered or delivered information about our qualifications and business practices to clients on at least an annual basis. Pursuant to new rules, we will ensure that you receive a summary of any material changes to this and subsequent brochures within 120 days after the close of our fiscal year.

We will further provide you with a new brochure as necessary based on changes or new information, at any time, without charge.

Item 3 – Table of Contents

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Item 4 – Services, Fees and Compensation

Advisory Services

McIlrath & Eck, LLC

The Adviser is a limited liability company organized in WA.

Investment Management

At McIlrath & Eck, we develop and implement comprehensive financial and estate planning solutions that allow our clients to take charge of their lives and to create the lifestyle they want. We strive to provide personalized care, prompt service and proactive wealth management by merging investment management and retirement planning/consulting services to achieve each client's individual financial goals and objectives. In contrast to many investment management programs, our clients do not incur commissions or other transaction charges imposed by brokers, dealers and banks, etc.

We endeavor to understand each client's current financial situation, existing resources, financial goals, and tolerance for risk. Based on the foregoing, we propose an investment approach and monitor it on a day-to-day basis.

How Investments are Selected

Asset allocation and risk management drive our investment strategy and are the bedrock of the portfolios we construct and manage. We believe that proper asset allocation is an ongoing dynamic and disciplined process.

In constructing our portfolios and making recommendations, we consider a large universe of investment opportunities and vehicles. For example, our suggested approach may involve the use of stocks and bonds, exchange traded funds, mutual funds and other types of managed accounts and securities.

Not all accounts managed within an investment strategy will contain identical holdings. Differences occur based on capital additions/withdrawals. We may purchase different funds and/or securities within an asset class depending on availability and timing of money being deposited by the client. Also, clients may transfer in securities positions with instructions to hold these securities rather than trade them.

Even though the prime objective is to grow your assets safely, the selection of any investment strategy mentioned above does not guarantee against loss of principal. Investing in securities, whether directly or through managed accounts, involves risk of loss that you should be prepared to bear.

Proxy Voting

Thor McIlrath and Sam Eck are responsible for our decisions on proxy voting. Clients are permitted to place reasonable restrictions on our voting authority. However, in the absence of specific voting guidelines, we attempt to vote proxies for the securities held in client accounts in the client's best interest. Our policy is to vote all proxies from a specific issuer the same way for each client absent specific instructions and/or restrictions. In so doing, we generally cast proxy votes in favor of proposals that we believe increase shareholder value.

You may obtain information from us concerning how we voted any proxies on your behalf. You also may obtain a copy of our complete proxy voting policies and procedures upon request.

Advisory Fees

Our management fee is as follows:

<u>Account Value</u>	<u>Annualized Management Fee Rate (Standard)</u>
Less than \$1,000,000	1.50%
\$1,000,001 to \$2,000,000	1.25%
Accounts over \$2,000,000	1.10%

We do not receive performance-based fees.

We generally require that clients maintain a minimum of \$250,000 in assets under management. However, this minimum may be waived in our sole discretion. If we elect to waive the minimum and accept an account less than \$250,000, the management fee will be 2%. Once the account reaches \$250,000, the standard fee schedule applies. Exceptions may be made to the published fee schedule under certain circumstances pursuant to a negotiated fee agreement with the client.

Fees are calculated quarterly and paid quarterly in advance based on the market value of the Account at the end of the previous quarter. If a client withdraws funds or terminates an account, any fees, commissions or other expenses associated with rebalancing or liquidating the account's holdings may be assessed to the account. Either the client or McIlrath & Eck may terminate the investment advisory agreement at any time by providing two weeks written notice to the other party. Full refunds will only be made in cases where cancellation occurs within five days of signing our investment advisory agreement. After five business days, clients will receive a pro-rata refund.

Clients do not incur transaction charges (except for brokerage charges to the extent that trades are conducted through brokers or dealers other than who we choose). However, you may pay custodial fees, advisory fees charged by sub-managers and charges imposed directly by mutual funds and exchange traded funds or index funds, which charges are disclosed in each fund's prospectus.

Fees will be automatically deducted from your account in accordance with the following process for your protection:¹

- The custodian sends statements no less frequently than quarterly showing all disbursements from the account, including the amount of the advisory fee; and
- Each client provides written authorization for us to be directly paid on these terms.

Other Compensation

With each client's consent, most of our client accounts utilize the services of one or more qualified custodians with whom we have various master account relationships, generally an independent and unaffiliated FINRA-registered broker-dealer and/or a NYSE/SIPC member. These custodians offer services to independent investment advisors which include custody of securities, trade execution clearance and settlement of transactions.

Under our arrangements with these custodians, we receive brokerage, custody, and other related services which are not available to non-institutional clients. These services assist us in managing and administering clients' accounts. They may include software and other technology that (i) provides access to client account data (such as trade confirmations and account statements); (ii) facilitates trade execution and allocates aggregated trade orders for multiple client accounts; (iii) provides research, pricing and other market data; (iv) facilitates payment of fees from client accounts; and (v) assists with back-office functions, recordkeeping and client reporting.

Some custodians also offer other services intended to help us manage and further develop our advisory practice. These services may include, but are not limited to, performance reporting, financial planning, contact management systems, third party research, publications, access to educational conferences, roundtables and webinars, practice management resources and access to consultants and other third party service providers who provide a wide array of business related services and technology.

The custodians generally do not charge you separately for custody services. They are usually compensated by account holders through commissions and other transaction-related or asset-based fees for securities trades that are executed through them or that settle into their accounts.

¹ Fees for clients who prefer to pay their fees in a different manner will be due upon receipt of our fee invoice.

Our receipt of the foregoing economic benefits from the various custodians with whom we have institutional relationships raise potential conflicts of interest. Each custodian most likely considers the amount and profitability to them of the assets in, and trades placed for, our client accounts. The custodians have the right to terminate these services in their sole discretion, provided certain conditions are met. Consequently, in order to continue to obtain these services from custodians, we may have an incentive to recommend to our clients that the assets under our management be held in custody with such custodians and to place transactions for your account with such custodians. Our receipt of these services does not diminish our duty to act in your best interest.

The advice we offer you may involve investment in mutual funds and/or exchange traded funds (“ETFs”). All fees paid to us for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds and ETFs to their shareholders (described in each fund’s prospectus). Such fees will generally include management fees and other fund expenses. We advise you to review all fees charged by mutual funds, ETFs, McIlrath & Eck and others to fully understand the total advisory fees you may be paying.

A wrap account program may not be suitable for all your investment needs, and your decision to participate in a wrap fee program should be based on your individual financial circumstances and investment goals.

The benefits under a wrap account program depend, in part, upon the size of your account and the number of transactions likely to be generated in the account. For example, wrap accounts may not be suitable for accounts with little activity or accounts comprised principally of fixed income securities.

Participating in a wrap account program may cost more or less than the cost of purchasing the same services separately from a broker or dealer.

Item 5 – Account Requirements and Types of Clients

We provide investment advice to individuals, institutions, pension and profit-sharing plans, trusts, estates and charitable organizations.

We generally require that clients maintain a minimum of \$250,000 in assets under management. Although we may waive this minimum on a case-by-case basis, we believe this minimum capital is required to properly and prudently diversify a client’s portfolio.

Item 6 – Portfolio Manager Selection and Evaluation

Thor McIlrath and Sam Eck are the only persons providing investment advice to our clients.

Mr. McIlrath, born 1969, attended the following universities: Columbia College, American College and the College for Financial Planning. He earned his CFP from American

College. He held various positions as a registered representative and branch manager of various broker-dealers prior to co-founding McIlrath & Eck.

Mr. Eck, born 1944, is a practicing attorney. He has an undergraduate degree and holds a juris doctorate degree, both from the University of Texas. Prior to forming McIlrath & Eck, he spent approximately 37 years in private law practice. Mr. Eck provides some legal analysis to clients as part of our financial planning services.

Brian O. Wyatt, born 1971, holds an Associate of Arts degree from Yakima Valley Community College and a B.S. degree from Central Washington University. Prior to joining McIlrath and Eck, he was a controller with Drotzman, an interstate trucking company.

We do not require particular qualifications that our personnel must meet as to education or business experience. Rather, we select personnel involved in giving investment advice based on criteria that takes into account many factors relating to their overall experience, qualifications and integrity. In addition, all personnel involved in giving investment advice must meet the examination or experience requirements of the states in which they provide investment advisory services.

If a client expresses a preference for a portfolio manager we will accommodate that request. Portfolio managers may be changed at the client's request or on our initiative either to balance workload or to match a client's particular needs with the portfolio managers' varying areas of expertise and/or experience.

Item 7 – Client Information Provided to Portfolio Managers

When you establish an investment advisory account with us, one of our investment advisers (Thor McIlrath or Sam Eck) will discuss with you your current financial situation, return objectives, risk tolerance, investment restrictions and other relevant information. It is your responsibility to provide accurate and complete information. The failure to do so could affect the services we provide. We enter into an investment management agreement with each client which discloses the investment style we will use to manage your account.

We do not share or disclose client information to nonaffiliated third parties except as permitted or required by law or as necessary to open and service your account. We are committed to safeguarding the confidential information we receive from clients.

Item 8 – Client Contact with Portfolio Managers

Clients may contact and consult directly with us during regular business hours, which are Monday through Friday, 8:00 a.m. to 4:00 p.m., Pacific time. There are no restrictions on client access to us—clients may contact us as often as is necessary to discuss their account and other financial needs.

We continuously review the performance of individual portfolios and portfolio managers. No independent third parties are used to monitor performance. We attempt to measure performance in all client accounts on a uniform and consistent basis but may alter our

McIlrath and Eck, LLC
Wrap Account Brochure
Supplement to Form ADV

methodology in unusual cases, such as when a client portfolio holds private investments, restricted securities, control securities or other difficult-to-value assets.

Item 9 – Additional Information

Disciplinary Information

We have no legal or disciplinary events to report involving McIlrath & Eck LLC, Mr. McIlrath, Mr. Eck or Mr. Wyatt.

Code of Ethics

We have adopted a code of ethics (“Code of Ethics”) for all of our employees describing our high standard of business conduct and fiduciary duties to our clients. As a fiduciary, we have a responsibility to act solely in the best interest of each of our clients at all times. This fiduciary duty is considered the core principle for our Code of Ethics.

Our employees and persons associated with us are required to follow the Code of Ethics. Subject to satisfying the Code of Ethics and applicable laws, our officers and employees may trade for their own accounts in securities which are purchased for our clients. Among other things, our Code of Ethics is designed to assure that the personal securities transactions, activities and interests of our employees will not interfere with (i) making decisions in your best interest and (ii) implementing the decisions while, at the same time, allowing employees to invest for their own accounts. Because the Code of Ethics in some circumstances permits employees to invest in the same securities as clients, there is a possibility that employees might benefit from market activity by a client in a security held by an employee.

You may request a copy of the firm's Code of Ethics by contacting us.

Review of Accounts

Portfolio Reviews and Rebalancing of the client’s portfolio are undertaken: (1) periodically, (2) upon request, and (3) upon a substantial asset class decline, under the following adopted policies and procedures:

Investment management accounts are reviewed daily. All client account reviews are performed by Mr. McIlrath or Mr. Eck to ascertain if the values in any asset class have strayed beyond their account’s target minimums or maximums and for purposes of meeting a client’s cash flow needs. Even if one of more asset classes fall outside their target minimums or maximums, we may determine not to rebalance the asset class for various reasons, such as avoidance of short-term capital gains, etc.

Additional portfolio reviews are undertaken upon request by the client, such as when additional cash or securities are added to the investment portfolio.

Portfolio Reports Provided to Clients.

We provide periodic performance reports and overviews to each client. Monthly or quarterly statements from the account custodian(s) are sent to each client directly from the corresponding brokers, banks, mutual funds, partnership sponsors etc., which hold the client's investments. These statements disclose the assets in the custodian's custody.

We strongly encourage you to review the monthly or quarterly account statements you receive from custodians and McIlrath & Eck.

Use of Solicitors

We do not directly or indirectly compensate anyone for client referrals.

Financial Information

We have no financial commitments that impair our ability to meet contractual and fiduciary commitments to our clients, and we have not been the subject of a bankruptcy proceeding.



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March 25, 2011

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McIlrath & Eck, LLC is a registered investment advisor. Registration of an investment advisor does not imply any level of skill or training. The verbal and written communications of an investment adviser provide you with information you need to determine whether to hire or retain the advisor.

Additional information about McIlrath & Eck, LLC is also available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2 MATERIAL CHANGES

This Part 2 represents our initial filing of this disclosure brochure.

Please contact us if you would like a copy of our updated Part 2.

ITEM 3

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ITEM 4: ADVISORY BUSINESS

Who we are

McIlrath & Eck, LLC (referred to as “we,” “our,” “us,” or “McIlrath & Eck”), has been registered as an investment advisor since December 2007. Our principals are Thor McIlrath and Sam Eck.

Services we offer

Financial & Estate Planning

The financial planning process consists of the following steps:

- Establishing the client relationship,
- Gathering data determine goals, expectations and risk tolerance,
- Determine the client’s financial status
- Developing and presenting the financial plan
- Implementing the financial plan
- Monitoring the financial plan.

Investment Management

We design custom portfolios which are tailored to the client. We use personal information you provide, such as goals, time horizon, tolerance for risk, cash flow and net worth along with the basic concepts of Modern Portfolio Theory to structure a diversified portfolio. The custom portfolio becomes our target asset allocation model. We use a combination of active and passive management to select the investments within each asset class. We may use a combination of ETFs, mutual funds or individual securities depending on the client’s situation. The portfolio is monitored on a regular basis and adjusted as necessary in order to maintain our target asset allocation model.

All investment management services are provided using a wrap fee program. In the wrap program, you pay one fee which includes all advisory fees and transaction costs. We provide all portfolio management services and receive all compensation for the wrap program. A wrap brochure with disclosure about the program and fees involved is provided to each client who retains us to provide investment management services.

Let us know if you would like to restrict investments because of moral, ethical, or religious beliefs and reasons. We will respect and attempt to carry out your wishes. Note that we can only commit to avoid securities you mention by name.

Portfolio Research and Asset Allocation Services

We use qualitative and quantitative analysis for each reviewed holding. This entails review of ratings from agencies such as Standard & Poor’s, Dow Jones, Morningstar, Bloomberg, and many other third party research companies. We combine this with our own reasoning using such factors as PE ratios, sales, and the like.

Assets under management

As of December 31, 2010, we manage assets of \$57 million on a discretionary basis and \$10 million on a non-discretionary basis.

ITEM 5: FEES AND COMPENSATION

Financial and Estate Planning

Financial and estate planning services are provided for an hourly fee of \$220. In lieu of the hourly fee, you may elect to negotiate a fixed fee based on the type of plan prepared. Subject to adjustment for non standard plans, you can expect to pay an estimated \$750 for a Standard Financial Plan, and \$2,250 for a Financial Planning and Estate Plan. We request that you deposit fifty percent (50%) of the estimated or negotiated fee upon execution of the Financial Planning Agreement. An invoice for the remaining balance is issued on completion of the written analysis or other services as specified in the Financial Planning Agreement. The invoice is payable on receipt.

You may terminate this service by providing written notice. Upon termination you will receive an invoice for time spent gathering information and preparing the plan or recommendations and any prepaid, unearned fees will be refunded.

Portfolio Research and Asset Allocation Services

Without providing or revising a financial plan, we will analyze client holdings and suggest adjustments. This service is provided for an hourly fee of \$220. We request that you deposit fifty percent (50%) of the estimated fee upon execution of the Portfolio Research Agreement. An invoice for the remaining balance is issued along with the written recommendations. The invoice is payable on receipt.

You may terminate this service by providing written notice. Upon termination you will receive an invoice for time spent gathering information and preparing the plan or recommendations and any prepaid, unearned fees will be refunded.

We have a conflict of interest when providing Financial & Estate Planning or Portfolio Research & Asset Allocation Services. If you implement the recommendations made through us, we receive the customary fees as disclosed in the following section. You are not required to employ us to implement the financial plan, or to implement the plan, or any portion of it, at all.

Investment Management Services

Advisory Fees & Billing Practices

Fees for investment services are billed at the beginning of each quarter, calculated on the value of assets under management as of the last day of the previous calendar quarter. Fees are based on the following schedule:

<u>Account Value (Standard)</u>	<u>Annual Fee</u>
Less than \$1,000,000	1.50%
\$1,000,001 - \$2,000,000	1.25%
Accounts over \$2,000,000	1.10%
*McIlrath & Eck generally requires that clients maintain a minimum of \$250,000 in assets under management.	

<u>Account Value (Alternative)</u>	<u>Annual Fee</u>
Any account size*	2.00%
*McIlrath & Eck generally requires that clients who participate in alternative investments maintain a minimum of \$3,000 in alternative assets under management.	

You may provide authorization for us to deduct our fees directly from your investment account. Important information about the deduction of management fees:

- You must provide authorization for us to deduct fees by initialing the appropriate section of our contract.
- You will receive a detailed invoice each quarter which outlines our fees and how they are calculated at the same time we request payment from the custodian.
- You will receive a statement from your custodian which shows your holdings.
- You are responsible for reviewing the accuracy of the fees being billed, as the custodian will not do so.

You may elect to pay by check rather than having payment deducted directly from your account. Fees are due upon receipt of the invoice.

An advisory client may terminate, as of the close of any calendar month, by providing 2 weeks written notice. Upon termination, any prepaid fees will be prorated to the date of termination and unearned fees will be returned to the client.

Other Costs Involved

These costs are included in the wrap fee that each investment management client pays. If we did not manage assets as part of a wrap fee, you would be responsible for the below types of fees for your account in addition to advisory fees.

- mutual fund loads (if applicable). These charges are paid to brokers as a form of commission.
- management fees for ETFs and mutual funds. These are fees charged by the managers of the ETF or mutual fund and are a portion of the expenses of the ETF or mutual fund.
- brokerage costs and transaction fees for any securities or fixed income trades. These are generally charged by your custodian and/or executing broker.

Additional information about brokerage costs and services is provided in “Item 12: Brokerage Practices.”

Conflicts of Interest

McIlrath & Eck may recommend insurance products to clients as part of the financial and estate planning services described above. Mr. McIlrath is a licensed life insurance agent, and as such sells life insurance and annuities products. If you elect to implement any insurance recommendations through Mr. McIlrath, in his capacity as an insurance agent, he will receive the standard commission for those transactions. The insurance products sold are transacted with a variety of insurance companies on a commission basis. All commissions will be fully disclosed to the client.

You are under no obligation to purchase or apply for any insurance products, or to use Mr. McIlrath as the broker for insurance products purchased. If you decide to purchase or apply for insurance, or use Mr. McIlrath as the broker for insurance products, a conflict may exist between the interests of McIlrath & Eck and the interests of the client. Our advisory fees are not reduced to offset commissions received by Mr. McIlrath for insurance products.

ITEM 6: PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT

We do not receive performance fees for managing accounts.

ITEM 7: TYPES OF CLIENTS

We provide investment advisory services to individuals, trusts, and pension plans.

Generally we require that investment management clients maintain \$250,000 under management with us. However, we may waive that minimum at our sole discretion.

ITEM 8: METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS

When managing your account, we utilize Fundamental Analysis and Technical Analysis,

Fundamental Analysis includes analyzing securities by evaluating its economic and financial factors such as financial statements and SEC filings. We review the conditions of the relevant sector and overall economy and asset class.

Our primary sources of information comes for financial newspapers, magazines, corporate reports, research materials prepared by others such and S&P, Morningstar and various other third party resources.

Technical Analysis involves analyzing past market data and looking for trends to attempt to recognize a pattern to attempt to take advantage of future price movements.

We utilize an asset allocation strategy, long term and short term,

Asset allocation is based on a risk and needs analysis of the clients at the beginning of the client relationship and through continuous reviews. We take in account the client's financial situation, goals, objectives and investment experience. Our primary strategy is to use passive manage index allocation using exchange traded funds, mutual funds and to some extent individual investments. Assets classes we use but not limited to are cash, bonds, stocks, REITS, manage futures, commodities, and hedge funds.

Long Term Strategies- we buy securities/investments with the intention of holding them in the clients account for a year or longer to provide position/exposure to asset classes

Short Term Strategies- we may purchase securities with the intent to sell them in the short time frame less than a year in an attempt to take advantage of conditions that we believe will result in favorable price swing.

Investing is not without risk, and involves the risk of loss of principal that the client should be prepared to sustain. Investment returns are not guaranteed and clients may lose money on their investments. You should be aware of your risk tolerance level and financial situations at all times.

Asset Class Risk- Securities in your portfolio may underperform in comparison to the general securities markets or other asset classes.

Market Risk- portfolios may experience loss of principal in short term due to short term market movements and longer periods during market downturns.

Management Risk- The performance of your accounts is subject to risk that our investment strategy may not produce intended results

Inflation Risk- A dollar tomorrow will not be worth as much as today, purchasing power erodes with the rate of inflation.

Liquidity Risk- A investment may not be readily converted to cash

Interest Rate Risk- Fluctuations in interest rates may cause investment prices to fluctuate.

ITEM 9: DISCIPLINARY INFORMATION

Registered investment advisors are required to disclose any material facts regarding any legal or disciplinary actions that would be material to your evaluation of the investment advisor and each investment advisor representative providing investment advice to you. We have no information of this type to report.

ITEM 10: OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

Mr. Eck, as an attorney, provides legal services to his clients. Mr. Eck expects that some clients to whom he provides legal advice may also become clients of McIlrath & Eck. Clients of Mr. Eck are under no obligation to use the services offered by McIlrath & Eck, and clients of McIlrath & Eck are under no obligation to use the legal services offered by Mr. Eck. Mr. Eck provides some legal analysis to clients as part of McIlrath & Eck's financial planning services.

Mr. McIlrath is a licensed life insurance agent, and as such sells life insurance and annuities products. He may recommend insurance products to clients. Although many insurance products are commission-free, Mr. McIlrath may receive commissions if a client elects to purchase insurance products through him. All commissions received are disclosed to clients.

Our clients are under no obligation to purchase or apply for any insurance products, or to use Mr. McIlrath as the broker for insurance products purchased. If clients decide to purchase or apply for insurance, or use Mr. McIlrath as the broker for insurance products, a conflict may exist between the interests of McIlrath & Eck and the interests of the client.

ITEM 11: CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING

Code of Ethics

We have adopted a set of enforceable guidelines (Code of Ethics), which describes unacceptable conduct by McIlrath & Eck and our associated persons. Summarized, this Code of Ethics prohibits us from:

- placing our interests before yours,
- using non public information gathered when providing services to you for our own gains, or
- engaging in any act, practice or course of business that is, or might be considered, fraudulent, deceptive, manipulative, or in violation of any applicable law, rule or regulation of a governmental agency.

Please contact us if you would like to receive a full copy of this Code of Ethics.

Personal Trading for Associated Persons

When implementing recommendations in our wrap program, we may buy or sell some of the same securities for you that we already hold in our personal account. We may also buy for our personal account some of the same securities that you already hold in your account. It is our policy not to permit our associated persons (or their immediate relatives) to trade in a way that takes advantage of price movements caused by your transactions.

We may restrict trading for a particular security for our accounts or those of our associated person if there is a pending trade in that security in a client account. Trades for our accounts (and those of our associated persons) will be placed as part of a block trade with client trades, or individually after client trades have been completed. Additional information about block trades is provided in the Aggregation of Orders section of “Item 12: Brokerage Practices.” When our trades are placed after our client trades, we may receive a better or worse price than that received by the client.

McIlrath & Eck and its associated persons may purchase or sell specific securities for their own account based on personal investment considerations without regard to whether the purchase or sale of such security is appropriate for clients.

All persons associated with us are required to report all personal securities transactions to us quarterly.

ITEM 12: BROKERAGE PRACTICES

Selection of Brokers

In selecting or recommending brokers to execute portfolio transactions, we make a good faith judgment of about which broker would be appropriate. We take into consideration not only the available prices and rates of brokerage commissions, but also other relevant factors that may include (without limitation):

- the execution capabilities of the broker/dealer,
- research (including economic forecasts, investment strategy advice, fundamental and technical advice on individual securities, valuation advice and market analysis),
- custodial and other services provided by the broker/dealer that are expected to enhance our general portfolio management capabilities,
- the size of the transaction,
- the difficulty of execution,
- the operational facilities of the broker-dealers involved,
- the risk in positioning a block of securities, and
- the quality of the overall brokerage and research services provided by the broker/dealer.

When we select the broker/dealer for a transaction, we may cause you to pay a higher commission for effecting a transaction than another broker/dealer would have charged for effecting that transaction. We do this if we determine in good faith that the amount of the commission is reasonable in relation to the value of the brokerage and research services provided by the broker/dealer. The determination is viewed in terms of either the particular transaction or our overall responsibilities to you.

Aggregation of Orders

There are occasions on which portfolio transactions will be executed as part of concurrent authorizations to purchase or sell the same security for another client or one or more of our associated persons.

We may choose to block (aggregate) trades for your account with those of other client accounts and personal accounts of persons associated with McIlrath & Eck. When we place a block trade, all participants included in the block receive the same price per share on the trade. The price is calculated by averaging the price of all of the shares traded. Due to the averaging of price over all of the participating accounts, aggregated trades could be either advantageous or disadvantageous. Commission costs are not averaged. You will pay the same commission whether your trade is placed as part of a block or on an individual basis. The objective of the aggregated orders will be to allocate the executions in a manner that is deemed equitable to the accounts involved.

ITEM 13: REVIEW OF ACCOUNTS

Financial and Estate Planning

A review of your financial plan is conducted at least once a year. The review is conducted to determine if your needs and goals have changed

Other factors may trigger a more frequent review such as, change in needs, unexpected or future events such as: change in marital status, death, disability or other events that may have a financial impact on the client.

Investment Management Services

A review is conducted at least once a year. This review is conducted to determine if your needs and goals have changed and if changes are needed to the portfolio asset mix. Asset mixes are reviewed to determine if they need to be rebalanced to meet your needs and goals while taking in account their risk tolerance. You will typically receive an invitation for portfolio and financial plan reviews 2-4 times per year.

Other factors may trigger a more frequent review such as change in risk tolerance, change in needs, unexpected or future events such as: change in marital status, death, disability or other events that may have a financial impact on the client.

All reviews are conducted by Thor McIlrath, managing member and portfolio manager, and/or Brian Wyatt, portfolio manager.

Clients receive a statement of their account monthly from the custodian that shows the account positions.

ITEM 14: CLIENT REFERRALS AND OTHER COMPENSATION

We do not directly or indirectly compensate anyone for client referrals.

ITEM 15: CUSTODY

If you give us authority to deduct our fees directly from your separately managed account, we have custody of those assets. In order to avoid additional regulatory requirements in these cases, we follow the procedures outlined in “Item 5: Fees and Compensation.” You will also receive quarterly statements directly from custodian of the account that details all transactions in the account.

ITEM 16: INVESTMENT DISCRETION

As one of the conditions of providing investment management services, you are required to provide discretionary authority for us to manage your assets. Discretionary authority means that you are giving us a limited power of attorney to place trades on your behalf. This limited power of attorney does not allow us to withdraw money from your account, other than advisory fees if you agree to give us that authority.

You grant us discretionary authority by completing the following items:

- Sign a contract with us that provides a limited power of attorney for us to place trades on your behalf. Any limitations to the trading authorization will be added to this agreement.
- Provide us with discretionary authority on the new account forms that are submitted to the broker/dealer acting as custodian for your account(s).

You may let us know if you would like to be involved when we make adjustments in the target asset allocation model.

We also offer non-discretionary advisory services. If you elect to engage us to manage assets on a non-discretionary basis, we will contact you before each trade is placed in your account.

ITEM 17: VOTING CLIENT SECURITIES

We do not accept the authority to vote proxies on your behalf. You will receive proxies and other related paperwork directly from your custodian. Upon request we will provide guidance about voting a specific proxy solicitation.

ITEM 18: FINANCIAL INFORMATION

As a registered investment advisor, we are required to provide you with certain financial information or disclosures about our financial condition. McIlrath & Eck has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients, and has not been the subject of a bankruptcy proceeding.

BROCHURE SUPPLEMENT
ITEM 1: COVER SHEET

Sam K. Eck



16404 Smoky Point Blvd., Suite 305
Arlington, WA 98223
(360) 657-8600

March 25, 2011

This Brochure Supplement provides information about Sam K. Eck that supplements the McIlrath & Eck, LLC Brochure. You should have received a copy of that Brochure. Please contact Thor McIlrath, Managing Member at (360) 657-8600 or thor@mcilratheck.com if you did not receive McIlrath & Eck, LLC's Brochure or if you have any questions about the content of this supplement.

Additional information about Sam K. Eck is available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Sam K. Eck was born in 1944.

Educational Background

<u>School Name</u>	<u>Degree</u>	<u>Year</u>	<u>Major(s)</u>
University of Texas	BA	1966	Math
University of Texas	JD	1969	Law

Employment Background

Employment Dates: 9/2007 - Present
Firm Name: McIlrath & Eck, LLC
Type of Business: Investment Advisor
Job Title & Duties: Managing Member

Employment History (continued)

Employment Dates: 6/1992 - Present
Firm Name: Sam K. Eck, Inc. P.S.
Type of Business: Law Firm
Job Title & Duties: Practice of law, Financial and Estate Planning

ITEM 3: DISCIPLINARY INFORMATION

Registered investment advisors are required to disclose any material facts regarding any legal or disciplinary actions that would be material to your evaluation of each investment advisor representative providing investment advice to you. There is no information of this type to report.

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Eck, as an attorney, provides legal services to his clients. Mr. Eck expects that some clients to whom he provides legal advice may also become clients of McIlrath & Eck. Clients of Mr. Eck are under no obligation to use the services offered by McIlrath & Eck, and clients of McIlrath & Eck are under no obligation to use the legal services offered by Mr. Eck. Mr. Eck provides some legal analysis to clients as part of McIlrath & Eck's financial planning services.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Eck does not receive any economic benefit from any non-client for providing advisory services.

ITEM 6: SUPERVISION

Mr. Eck is a principal and senior officer of McIlrath & Eck and is self-supervised. His telephone number is (360) 657-8600.

BROCHURE SUPPLEMENT
ITEM 1: COVER SHEET

Thor H. McIlrath



16404 Smoky Point Blvd., Suite 305
Arlington, WA 98223
(360) 657-8600

March 25, 2011

This Brochure Supplement provides information about Thor H. McIlrath that supplements the McIlrath & Eck, LLC Brochure. You should have received a copy of that Brochure. Please contact Thor McIlrath, Managing Member at (360) 657-8600 or thor@mcilratheck.com if you did not receive McIlrath & Eck, LLC's Brochure or if you have any questions about the content of this supplement.

Additional information about Thor H. McIlrath is available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Thor H. McIlrath was born in 1969.

<u>School Name</u>	<u>Degree</u>	<u>Year(s)</u>	<u>Major(s)</u>
Columbia College	None	3	Finance, Accounting
American College	None	3	Financial Planning
College of Financial Planning	CFP		Certificate program

Employment Background

Employment Dates: 9/2007 - Present
Firm Name: McIlrath & Eck, LLC
Type of Business: Investment Advisor
Job Title & Duties: Managing Member

Employment History (continued)

Employment Dates: 10/2009 - 4/2010
Firm Name: Pacific Cornerstone Capital Incorporated
Type of Business: Broker/Dealer
Job Title & Duties: Registered Representative

Employment Dates: 2/2004 - 4/2008
Firm Name: Cambridge Investment Research
Type of Business: Broker/Dealer
Job Title & Duties: Branch Manager

Employment Dates: 6/1992 - 3/2004
Firm Name: Woodbury Financial Services
Type of Business: Broker/Dealer
Job Title & Duties: Registered Representative

Professional Designations

Certified Financial Planner (CFP) – April 2003

The CFP designation is issued by the Certified Financial Planner Board of Standards, Inc. In order to receive a CFP designation, the candidate must have a bachelor's degree or higher from an accredited college or university and have 3 years of full-time personal financial planning experience. In addition, the candidate must complete a CFP board-registered program or hold one of the following: CPA, ChFC, Chartered Life Underwriter(CLU), CFA, Ph.D. in business or economics, Doctor of Business Administration or attorney's license. Once the designation is earned, the CFP must complete 30 hours of continuing education every 2 years.

ITEM 3: DISCIPLINARY INFORMATION

Registered investment advisors are required to disclose any material facts regarding any legal or disciplinary actions that would be material to your evaluation of each investment advisor representative providing investment advice to you. There is no information of this type to report.

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. McIlrath is a licensed life insurance agent, and as such sells life insurance and annuities products. He may recommend insurance products to clients. Although many insurance products are commission-free, Mr. McIlrath may receive commissions if a client elects to purchase insurance products through him. All commissions received are disclosed to clients.

Our clients are under no obligation to purchase or apply for any insurance products, or to use Mr. McIlrath as the broker for recommended insurance products. If clients decide to purchase or apply for

insurance, or use Mr. McIlrath as the broker for insurance products, a conflict may exist between the interests of McIlrath & Eck and the interests of the client.

ITEM 5: ADDITIONAL COMPENSATION

Except as set forth above concerning insurance products and annuities, Mr. McIlrath does not receive any economic benefit from any non-client for providing advisory services.

ITEM 6: SUPERVISION

Mr. McIlrath is a principal and senior officer of McIlrath & Eck and is self-supervised. His telephone number is (360) 657-8600.

BROCHURE SUPPLEMENT
ITEM 1: COVER SHEET

Brian O. Wyatt



102 S. Holly Place
Moxee, WA 98936
(509) 457-7866

March 25, 2011

This Brochure Supplement provides information about Brian O. Wyatt that supplements the McIlrath & Eck, LLC Brochure. You should have received a copy of that Brochure. Please contact Thor McIlrath, Managing Member at (360) 657-8600 or thor@mcilratheck.com if you did not receive McIlrath & Eck, LLC's Brochure or if you have any questions about the content of this supplement.

Additional information about Brian O. Wyatt is available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Brian O. Wyatt was born in 1971. He received an AA in General Studies from Yakima Valley Community College in 1991, and a BS in accounting from Central Washington University in 1993.

Employment Background

Employment Dates: 8/2006 - Present
Firm Name: McIlrath & Eck, LLC
Type of Business: Investment Advisor
Job Title & Duties: Financial Analyst, Portfolio Manager

Employment Dates: 6/1996 - 8/2006
Firm Name: Drotzmann
Type of Business: Interstate Trucking
Job Title & Duties: Controller

ITEM 3: DISCIPLINARY INFORMATION

Registered investment advisors are required to disclose any material facts regarding any legal or disciplinary actions that would be material to your evaluation of each investment advisor representative providing investment advice to you. There is no information of this type to report.

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Wyatt is not involved in any other business activities.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Wyatt does not receive any economic benefit from any non-client for providing advisory services.

ITEM 6: SUPERVISION

Thor McIlrath, Managing Member, is responsible for the supervision of Mr. Wyatt. His telephone number is (360) 657-8600.