

FORM ADV**Uniform Application for Investment Adviser Registration****Part II - Page 1****OMB APPROVAL**

OMB Number: 3235-0049
Expires: February 28, 2011
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Hours per response.....4.07

Name of Investment Adviser: FinancialAdvice4Me, LLC d/b/a People's Financial Advisor						
Address:	(Number and Street)	(City)	(State)	(Zip Code)	Area Code:	Telephone Number:
	134 F Street, Suite 206	Salida	CO	81201		719-539-1040

**This part of FORM ADV gives information about the investment adviser and its business for the use of clients.
The information has not been approved or verified by any government authority.**

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

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

Applicant: FinancialAdvice4Me, LLC d/b/a
People's Financial Advisor

SEC File Number:
801- 69786

Date:
03/26/2010

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 type="checkbox"/> (1) | Provides investment supervisory services | _____ % |
| <input type="checkbox"/> (2) | Manages investment advisory accounts not involving investment supervisory services..... | _____ % |
| <input type="checkbox"/> (3) | Furnishes investment advice through consultations not included in either service described above... | _____ % |
| <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 type="checkbox"/> (7) | On more than an occasional basis, furnishes advice to clients on matters not involving securities... | _____ % |
| <input type="checkbox"/> (8) | Provides a timing service | _____ % |
| <input checked="" type="checkbox"/> (9) | Furnishes advice about securities in any manner not described above..... | <u>100</u> % |

(Percentages should be based on applicant's last fiscal year. If applicant has not completed its first fiscal year, provide estimates of advisory billings for that year and state that the percentages are estimates.)

- B. Does applicant call any of the services it checked above financial planning or some similar term? Yes ☒ No ☐

C. Applicant offers investment advisory services for: (check all that apply)

- | | |
|--|--|
| <input 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 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 type="checkbox"/> E Trusts, estates, or charitable organizations |
| <input type="checkbox"/> B. Banks or thrift institutions | <input 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 type="checkbox"/> D. Pension and profit sharing plans | |

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

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Applicant: FinancialAdvice4Me, LLC d/b/a
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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"/> I. Options contracts on: |
| <input checked="" type="checkbox"/> (2) securities traded over-the-counter | <input checked="" type="checkbox"/> (1) securities |
| <input checked="" type="checkbox"/> (3) Foreign issuers | <input checked="" type="checkbox"/> (2) commodities |
| <input type="checkbox"/> B. Warrants | <input type="checkbox"/> J. Futures contracts on: |
| <input checked="" type="checkbox"/> C. Corporate debt securities (other than commercial paper) | <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 type="checkbox"/> K. Interests in partnerships investing in: |
| <input checked="" type="checkbox"/> F. Municipal securities | <input checked="" type="checkbox"/> (1) real estate |
| <input type="checkbox"/> G. Investment company securities: | <input checked="" type="checkbox"/> (2) oil and gas interests |
| <input checked="" type="checkbox"/> (1) variable life insurance | <input type="checkbox"/> (3) other (explain on Schedule F) |
| <input checked="" type="checkbox"/> (2) variable annuities | <input type="checkbox"/> L. Other (explain on Schedule F) |
| <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 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 |
| (3) <input checked="" type="checkbox"/> Research materials prepared by others | Securities and Exchange Commission |
| (4) <input checked="" type="checkbox"/> Corporate rating services | (7) <input checked="" type="checkbox"/> Company press releases |
| | (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 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 type="checkbox"/> Other (explain on Schedule F) |
| (4) <input type="checkbox"/> Short sales | |

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

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Applicant: FinancialAdvice4Me, LLC d/b/a
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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, please 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 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 checked="" 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.)

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

FORM ADV
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Applicant: FinancialAdvice4Me, LLC d/b/a
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Date:
03/26/2010

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 sell for itself securities it also recommended 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.)

Describe, on Schedule F, your code of ethics, and state that you will provide a copy of your code of ethics to any client or prospective client upon request.

- 10. Conditions for Managing Accounts.** Does the applicant provide investment advisory 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 condition 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 account, 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.

Robert Schumann and/or Larry Soukup review Client accounts upon Client's engagement with People's Financial Advisor. More frequent reviews will be rendered upon Client engaging in additional project based services provided by People's Financial Advisor.

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

Clients will receive via e-mail a financial planning report upon payment of fee and submission of information via online interview. No further reports are provided unless client pays an additional fee and engages People's Financial Advisor to provide an updated report.

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Applicant: FinancialAdvice4Me, LLC d/b/a
People's Financial Advisor

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Date:
03/26/2010

12. Investment or Brokerage Discretion.

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

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

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 product and research services received.

13. Additional Compensation.

Does the applicant or a related person have any arrangements, oral or in writing, where it:

- | | | |
|---|-------------------------------------|-------------------------------------|
| A. is paid cash by or receives some economic benefit (including commissions, equipment or non-research services) from a non-client in connection with giving advice to clients? | Yes | No |
| | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| B. directly or indirectly compensates any person for client referrals? | Yes | No |
| | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

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

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

- has custody of client funds or securities (unless applicant is registered or registering only with the Securities and Exchange Commission); 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

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

Applicant:
FinancialAdvice4Me, LLC d/b/a
People's Financial Advisor

SEC File Number:
801- 69786

Date:
03/26/2010

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

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: FinancialAdvice4ME d/b/a People's Financial Advisor		IRS Empl. Ident. No.: 26-3632988
Item of Form (identify)	Answer	
1. D	<p>FinancialAdvice4Me, LLC dba People's Financial Advisor ("PFA") is an SEC-registered internet investment adviser relying on rule 203A-2(f) under the Investment Advisers Act of 1940. Under rule 203A-2(f), an adviser is exempt from the prohibition on SEC registration if the adviser provides investment advice to all of its Clients exclusively through an interactive website. A limited exception, however, permits an adviser relying on the rule to provide investment advice to fewer than 15 Clients through other means during the preceding 12 months. PFA provides investment advice to Clients through an "interactive website," except as permitted by the de-minimis exception described below. The rule defines "interactive website" as a website in which computer software-based models or applications provide investment advice to Clients based on personal information provided by each Client through the website. Rule 203A-2(f) includes an exception that permits an adviser relying on the rule to advise Clients through means other than its interactive website, so long as the adviser had fewer than 15 of these non-Internet Clients during the preceding 12 months.</p> <p>Prior to engaging PFA to provide investment advisory services, the Client will be required to enter into an Investment Advisory Agreement with PFA setting forth the terms and conditions of the engagement, describing the scope of the services to be provided by PFA and the fees, which are assessed and paid on a fixed, project-by-project basis.</p> <p>In performing its services, PFA shall not be required to verify any information received from the Client or from the Client's other professionals, and is expressly authorized to rely thereon. If Client wishes to change his or her financial situation or investment objectives for the purpose of reviewing, evaluating, and revising, Client may choose to engage PFA for additional project based services.</p> <p><i>INTERNET INVESTMENT ADVISORY SERVICES</i></p> <p>PFA provides investment advice through its interactive website. When the Client engages the services of PFA by signed acknowledgement of the Investment Advisory Agreement, the Client will establish an account with PFA's website, if the Client does not already have one. The Client will then complete a comprehensive interview, which is designed to assess a particular Client's risk profile, investment objectives, and other information pertinent to the Client's investments. For instance, if a Client wishes to seek advice regarding an overall asset allocation from PFA's website, the report will provide advice regarding an appropriate allocation for Client.</p> <p>When all relevant data has been collected from the Client, PFA's registered representatives will provide financial planning services and/or mutual fund selection based on PFA's own research and investment criteria. In determining suitable investments, PFA may review financial newspapers and magazines, research materials prepared by others, corporate rating services, annual reports, and/or prospectuses, filings with the Securities and Exchange Commission.</p> <p>PFA will load its recommendations to its web hosting service so that the Client can access the recommendations through the Client's account with the website. The fee is assessed when the Client engages the services of PFA.</p>	

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

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

Applicant:
FinancialAdvice4Me, LLC d/b/a
People's Financial Advisor

SEC File Number:
801- 69786

Date:
03/26/2010

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

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

FinancialAdvice4ME d/b/a People's Financial Advisor

IRS Empl. Ident. No.:

26-3632988

Item of Form (identify)	Answer
	<p>PFA or its representatives will e-mail the Client when the recommendations have been loaded to his or her account. The Client is free to choose whether to implement PFA's advice through his or her chosen brokerage company. In the case of some retirement plan participants, the brokerage company may be determined by the employer's retirement plan.</p> <p><i>OTHER TYPES OF SERVICES</i></p> <p>If a client wishes to seek further consultation, PFA may recommend the client to speak to a live, third party Adviser and/or an independent CFP® from an unaffiliated Registered Investment Advisor Firm via telephone. These consultation services may be limited to an isolated area or specific area(s) of concern. Client consultation services are offered to those clients of PFA who wish to engage in an investment advisory relationship where PFA is hired to provide general investment advice or guidance relating to one or more of the following areas:</p> <p>A review of the client's current investment portfolio, and a discussion of a generic investment portfolio or investments not involving any specific investment recommendations.</p> <p>A review of a new or current issue regarding a portion of the client's current plan, addressing one or more of the following areas: estate, retirement, investment, business, succession, or college.</p> <p>Process:</p> <p>PFA will have a third party advisor carefully review all relevant materials pertaining to the client's specific consultation. The advisor will then provide a consultation that will reflect the client's current financial circumstances, personal objectives, and recommendations to consider.</p> <p>The consultation services provided to the client by the third party advisor is limited to the advice given and the information discussed during the single consultation and any related follow up.</p> <p><i>FEE SCHEDULE</i></p> <p>PFA's fee for the services described above is disclosed in the Investment Advisory Agreement where the Client's credit card is charged at a flat fee generally at a range of \$79 - \$250 over the web. The fee will be charged to the Client's credit card at the time financial services are rendered.</p>

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

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

Applicant:
FinancialAdvice4Me, LLC d/b/a
People's Financial Advisor

SEC File Number:
801- 69786

Date:
03/26/2010

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

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

FinancialAdvice4ME d/b/a People's Financial Advisor

IRS Empl. Ident. No.:

26-3632988

Item of Form (identify)	Answer
Item 5	<p><i>OTHER TYPES OF SERVICES FEE SCHEDULE</i></p> <p>PFA has entered into agreements with various third party advisors and independent investment advisory representative if the client were to seek live consultations with a financial planner via telephone. PFA will not take part in these live consultations since it is relying on rule 203A-2(f) of an internet investment advisory firm. Instead, PFA will be compensated through a one-time referral fee per client, where a portion of the client's fee will be shared between PFA and these third party advisors.</p> <p>Clients will be charged for live consultations with third party advisors at a hourly rate of \$99-\$150. Live consultations are scheduled for intervals of one hour. The client will designate PFA how long the client wishes to speak to a live advisor through PFA's online website. PFA will collect the total fees for this service, and retain fifty (50%) percent of "finder's fee" while remitting the other fifty (50%) percent of the collected fees to the third party advisor. Fees will be charged to the Client's credit card at the time financial services are rendered.</p> <p>Clients must provide PFA with adequate notice that they wish to terminate their advisory agreement with PFA. In most cases, this requires five (5) days written notice (email notification by the Client to PFA suffices). Clients will not be charged an advisory fee from the date their termination notice is received by PFA until their account is moved to another investment adviser, liquidated or the relationship is otherwise concluded.</p> <p>EDUCATION AND BUSINESS STANDARDS</p> <p>Associated persons of PFA that provide investment advice must possess the appropriate qualification (s), as required by the State of Colorado, to be licensed as an investment advisor representative. In addition, associated persons must possess a college degree and/or have attained at least five years of related business experience.</p>
Item 6	<p>EDUCATION AND BUSINESS BACKGROUND</p> <p>Larry John Soukup Born in 1948</p> <p><u>Business Background</u></p> <p>11/08 - Present: FinancialAdvice4Me, LLC Chief Compliance Officer</p> <p>11/07 - Present: Cambridge Financial Advisors, LLC - Co-Owner & Senior Advisor</p>

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

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

Applicant:
FinancialAdvice4Me, LLC d/b/a
People's Financial Advisor

SEC File Number:
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Date:
03/26/2010

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

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: FinancialAdvice4ME d/b/a People's Financial Advisor		IRS Empl. Ident. No.: 26-3632988
Item of Form (identify)	Answer	
Item 7.C.	08/05 - 10/07: Soukup Financial Advisors, LLC Owner	
	10/04 - 8/05: Fleming & Soukup Financial Advisors, LLC Co-Owner	
Item 8(3)	9/79 - 6/04: Virchow Krause & Co., LLP Partner	
Item 9.E.	<u>Educational Background</u> 1978: Drake University. JD 1971: University of Iowa. MBA 1970: University of Iowa. BBA	
Item 12.B.	<u>Professional Designations</u> CPA (in CO and WI) CFP®	
	Robert J. Schumann Born in 1952	
	<u>Business Background</u> 11/08 - Present: FinancialAdvice4Me, LLC Partner/Senior Advisor 11/07 - Present: Cambridge Financial Advisors, LLC Partner/Senior Advisor 10/99 - 10/07: Cambridge Financial Advisors, LLC Principal	
	<u>Educational Background</u> 1996. Ohio State University. MBA 1982. University of Wisconsin. MA 1979 University of Tel Aviv 1978 Wisconsin Lutheran Seminary. MDiv 1974 Northwestern College, BA	

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

Applicant:
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People's Financial Advisor

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Date:
03/26/2010

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

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: FinancialAdvice4ME d/b/a People's Financial Advisor		IRS Empl. Ident. No.: 26-3632988
Item of Form (identify)	Answer	
Item 8(3)	<p><u>Professional Designations</u> 2005 - AIF® 2003 - EA 2002 - NAPFA Registered Personal Financial Advisor 1998 - CFP®</p> <p>PFA is commonly owned by Cambridge Financial Advisors, LLC, a Colorado limited liability company, TKT LTD, an Israeli company, and Online365 LTD, and Israeli company. Cambridge Financial Advisors owns 30.57%, TKT owns 61.13%, and Online365 owns 8.30%.</p>	
Item 13B	<p>USE OF UNAFFILIATED SOLICITORS</p> <p>PFA may pay referral fees (non-commission) to independent solicitors (non-registered representatives) for the referral of their Clients to PFA in accordance with Rule 206 (4)-3 of the Investment Advisers Act of 1940. This arrangement will not result in higher costs to the Client.</p> <p>In this regard, PFA maintains <i>Solicitors Agreements</i> in compliance with Rule 206 (4)-3 of the Investment Advisers Act of 1940. In addition, all applicable federal and state laws will be observed. All Clients referred by Solicitors to PFA will be given full written disclosure describing the terms and fee arrangements between PFA and its Solicitors.</p>	
Miscellaneous	<p>Privacy Policy</p> <p>PFA does not share or disclose customer information to nonaffiliated third parties except as permitted or required by law. PFA is committed to safeguarding the confidential information of its clients. PFA holds all personal information provided by clients in the strictest confidence and it is the objective of PFA to protect the privacy of all clients. Except as permitted or required by law, PFA does not share confidential information about clients with nonaffiliated parties. In the event that there were to be a change in this policy, PFA will provide clients with written notice and clients will be provided an opportunity to direct PFA as to whether such disclosure is permissible. PFA delivers a copy of its privacy policy to all clients on an annual basis.</p>	

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**Schedule F of
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other Schedules)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV:
FinancialAdvice4ME d/b/a People's Financial Advisor

IRS Empl. Ident. No.:
26-3632988

Item of Form (identify)	Answer
	<p>How We Protect Information. PFA maintains the confidentiality of the information that its clients provide. PFA protects client's information by meeting all laws setting forth procedures for providing physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information. All people who work for the PFA are trained to handle client's information properly in order to maintain its security. PFA also restricts access to personal information about clients to only those employees who need such information to provide service(s) to the client. PFA maintains physical, electronic, and procedural safeguards that comply with industry standards to guard clients' personal information. PFA does not to sell or market clients' or prospective clients' personal information to third parties. PFA does not disclose any information about its clients or former clients to anyone, except as needed by our service providers (e.g., broker, accountants, attorneys and auditors) or as required by law.</p> <p>Changes in Privacy Policy. PFA may modify the policy at any time. PFA will notify its current clients of any modifications.</p> <p>Questions. Questions regarding the implementation and application of this Policy and related procedures should be addressed to Larry Soukup, Chief Compliance Officer at: 719-539-1040</p> <p>END</p>

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