



Fee-Only Financial Planning & Investment Advice

134 F Street • Suite #206 • Salida, CO 81201
(720) 897-7966 • info@peoplesfinancialadvisor.com
www.peoplesfinancialadvisor.com

Firm Brochure

(Part 2A of Form ADV)

December 31, 2010

Item 1 – Cover Page

This Brochure provides information about the qualifications and business practices of FinancialAdvice4Me LLC., doing business as People's Financial Advisor. If you have any questions about the contents of this Brochure, please contact us at (729) 897-7966 or by email at info@peoplesfinancialadvisor.com. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

People's Financial Advisor is a registered internet investment adviser. Registration of an Investment Adviser does not imply any level of skill or training. The oral and written communications of an Adviser provide you with information about which you determine to hire or retain an Adviser.

Additional information about People's Financial Advisor also is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Material Changes

On July 28, 2010, the United State Securities and Exchange Commission published “Amendments to Form ADV” which amends the disclosure document that we provide to clients as required by SEC Rules. This Brochure dated December 31, 2010 is a new document prepared according to the SEC’s new requirements and rules. As such, this Document is materially different in structure and requires certain new information that our previous brochure did not require.

In the future, this Item will discuss only specific material changes that are made to the Brochure and provide clients with a summary of such 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 SEC Rules, we will ensure that you receive a summary of any materials changes to this and subsequent Brochures within 120 days of the close of our business’ fiscal year. We may further provide other ongoing disclosure information about material changes as necessary. We will further provide you with a new Brochure as necessary based on changes or new information, at any time, without charge.

Currently, our Brochure may be requested by contacting David Ron, CEO at (720) 897-7966 or david.ron@peoplesfinancialadvisor.com]. Our Brochure is also available free of charge on our web site www.peoplesfinancialadvisor.com.

Additional information about People’s Financial Advisor is also available via the SEC’s web site www.adviserinfo.sec.gov. The SEC’s web site also provides information about any persons affiliated with Peoples Financial Advisor who are registered, or are required to be registered, as investment adviser representatives of People’s Financial Advisor.

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Item 4 – Advisory Business

Firm Description

People's Financial Advisor ("PFA") was founded in 2008 as a joint venture between two companies; TKT Technologies Ltd., and Cambridge Financial Advisors, LLC under the legal name of FinancialAdvice4Me, LLC. The business purpose is to deliver affordable, fee-only, financial planning and investment advice to Middle America.

Each client is interviewed in an online "chat".

A rule-based "expert system" synthesizes client data and develops a comprehensive financial plan with investment advice. The expert system identifies the client's position on a financial life cycle and determines the most suitable strategy:

1. accumulation,
2. conservation, or
3. distribution.

The expert system is based on thirty years of experience and several thousand cases. The system applies current tax law and the most recent developments in those areas of personal finance that affect the majority of US households. The system generates 20-40 specific recommendations based on the client's answers to questions in the online interview.

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. An internet investment adviser provides investment advice to all 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. 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.

Principal Owners

PFA principal owners are Robert Schuman & Larry Soukup through Cambridge Financial Advisors, LLC, David Ron & Eldad Taub through TKT Technologies, Ltd.,

Types of Advisory Services

The primary service of PFA is comprehensive financial planning. Comprehensive is limited to recommendations in the areas listed below. Areas 8, 9, 10 and 11 will be included on an “as needed” basis:

1. Determination of age and wealth positions on a ten stage financial life cycle
2. Calculation of net worth
3. Recommendation of an accumulation, conservation or distribution strategy
4. Income tax planning
5. Budgeting/cash flow
6. Real estate analysis
7. Debt or wealth restructuring
8. Life insurance analysis
9. Retirement accumulation planning
10. Retirement income planning
11. Children’s education planning
12. Liquidity (emergency fund) planning
13. Portfolio analysis
14. Measurement of investor risk profile which includes:
 - a. Risk capacity (financial)
 - b. Risk required (financial)
 - c. Risk tolerance (psychological)
15. Asset allocation to match risk profile
16. Security selection to implement asset allocation

A sample financial plan can be downloaded from the website at www.peoplesfinancialadvisor.com.

After the Client engages the services of PFA by signed acknowledgement of the Investment Advisory Agreement, the Client will answer questions within a secure Client vault on PFA servers. The client is NOT asked for personal information such as Social Security number, driver’s license or numbers on personal accounts. If financial statements are submitted, the Client is asked to black out Social Security and account numbers.

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.

Assets Under Management

PFA does not offer asset management services at this time.

Item 5 – Fees and Compensation

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 \$199-\$299 over the web. The fee will be charged to the Client's credit card at the time financial services are rendered.

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.

Third Party Licensing Fees

PFA has entered into agreements with various third party advisors such as CPAs, accountants, and independent investment advisory representatives who have signed licensing agreements to use PFA financial plans with their clients. PFA will not take part in these live consultations since it is relying on rule 203A-2(f) of an internet investment advisory firm. Depending on the licensing agreement, PFA may be compensated by the third party advisor directly. In this case, the third party gives the client a "Code" to access the PFA online chat without having to pay a fee. In the second type of licensing agreement, PFA will collect the financial planning fee, retain fifty (50%) percent as the "financial planning fee" while remitting the remaining fifty (50%) percent to the third party advisor for referring the client and providing support for the gathering and inputting of client data. In both cases, the third party advisor is responsible for providing client support before, during and after the interview process.

Item 6 – Performance-Based Fees and Side-By-Side Management

PFA does not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client). Such fees create a conflict of interest and incentives to take more risk.

Item 7 – Types of Clients

PFA has delivered financial plans to individuals and families with a net worth ranging from -\$30,000 to +\$7,000,000. PFA's target market is individuals with investable assets of \$10,000 to \$1,000,000.

Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis

PFA accepts the underlying assumption of Modern Portfolio Theory that capital markets work and offer returns commensurate to the risks investors are willing to take. The market price is probably the best estimate of a security's intrinsic value. Investment strategies based on these assumptions have a higher probability of success than theories based on speculation about "mispriced" securities and costly analysis to discover the mispriced securities. The biggest drag on investment performance is cost. Costs are incurred by security analysis, trading, taxes, and management fees. Mispricing may occur, but an active money manager must recover all these costs (which average more than 2.00%/year) before he can take advantage of it.

The evidence suggests the only proven way to enhance investment performance is through diversification and reducing costs. Diversification means building portfolios with non-correlated asset classes and categories. Wherever possible, asset allocation recommendations are implemented with low cost, passively managed mutual funds and Exchange Traded Funds (ETF) from companies like Vanguard, Dimensional Fund Advisors and Fidelity. These funds may have average annual operating costs of 0.20% compared to the industry average of 1.5% for actively managed funds. Where passively managed securities are not available, low cost actively managed funds may be recommended.

Investment Strategies

Individual portfolios differ from institutional portfolios. An institutional portfolio is usually very large (hundreds of millions of dollars) with a single goal and a single time horizon. Individual portfolios are significantly smaller (less than 1-5 million dollars) with multiple goals such as new home purchase, emergency fund, college funding, retirement, long term care, etc. PFA investment strategies account for these differences by applying a "Functional Asset Allocation" (FAA) model on top of Modern Portfolio Theory. FAA includes the personal residence which is usually the largest investment for most US households. FAA also includes other personal and business real estate.

Risk of Loss

Investing in securities involves risk of loss that clients should be prepared to bear.

Item 9 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of PFA or the integrity of PFA's management. PFA has no information applicable to this Item.

Item 10 – Other Financial Industry Activities and Affiliations

Activities

PFA does NOT engage in any other activities other than financial planning and investment advice.

Affiliations

One of the owners, Cambridge Financial Advisors, LLC is a Colorado registered investment adviser.

PFA may also form affiliations with other Registered Investment Advisers who wish to license PFA technology. Third party advisors define the scope of their services and set their own prices. This may or may not result in different prices for essentially the same financial plan. Since third party advisors bundle the delivery of the financial plan with consulting services the final deliverable is different. Third party advisors may edit the plan based on additional information to which they have access. Third party advisors have different levels of education and experience which impacts the value of consulting services. Furthermore, since PFA does not recommend or select other investment advisers for its own clients there is no conflict of interest in this activity.

Item 11 – Code of Ethics

PFA has adopted a Code of Ethics for all supervised persons of the firm describing its high standard of business conduct, and fiduciary duty to its clients. The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibition on insider trading, a prohibition of rumor mongering, restrictions on the acceptance of significant gifts and the reporting of certain gifts and business entertainment items, and personal securities trading procedures, among other things. All supervised persons at PFA must acknowledge the terms of the Code of Ethics annually, or as amended.

By not managing client accounts, PFA has eliminated the conflicts of interest that occur when trading in both client and personal accounts.

Item 12 – Brokerage Practices

Does not apply. PFA does not manage client accounts.

Item 13 – Review of Accounts

Does not apply. PFA does not manage client accounts.

Item 14 – *Client* Referrals and Other Compensation

PFA may pay referral fees (non-commission) to independent solicitors (nonregistered 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. In this regard, PFA maintains *Solicitors Agreements* 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 Solicitor(s).

Item 15 – Custody

Does not apply. PFA does not manage client accounts.

Item 16 – Investment Discretion

Does not apply. PFA does NOT manage client accounts.

Item 17 – Voting *Client* Securities

Does not apply. PFA does not manage client accounts..

Item 18 – Financial Information

Registered investment advisers are required in this Item to provide you with certain financial information or disclosures about PFA's financial condition. PFA 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.

Item 19 – Requirements for State-Registered Advisers