

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:

Cristata Wealth Solutions LLC

Address: (Number and Street)

(City)

(State)

(Zip Code)

Area Code: Telephone Number:

1926 Doyle Drive**Woodstock****MD****21163****(410) 480-1900****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 governmental authority.****Table of Contents**

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(Schedules 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.

FORM ADV**Part II - Page 2**

Applicant:

Cristata Wealth Solutions LLC

SEC File Number:

801-

Date:

April 28, 2009**1. A. Advisory Services and Fees.** (check the applicable boxes)For each type of service provided, state the approximate % of total advisory billings from that service.
(See instruction below.)**Applicant:**

- | | | | |
|-------------------------------------|-----|---|------------------|
| <input checked="" type="checkbox"/> | (1) | Provides investment supervisory services | <u>90%</u> |
| <input type="checkbox"/> | (2) | Manages investment advisory accounts not involving investment supervisory services | <u> % </u> |
| <input checked="" type="checkbox"/> | (3) | Furnishes investment advice through consultations not included in either service described above | <u>10%</u> |
| <input type="checkbox"/> | (4) | Issues periodicals about securities by subscription | <u> % </u> |
| <input type="checkbox"/> | (5) | Issues special reports about securities not included in any service described above | <u> % </u> |
| <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 | <u> % </u> |
| <input type="checkbox"/> | (7) | On more than an occasional basis, furnishes advice to clients on matters not involving securities | <u> % </u> |
| <input type="checkbox"/> | (8) | Provides a timing service | <u> % </u> |
| <input type="checkbox"/> | (9) | Furnishes advice about securities in any manner not described above | <u> % </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 checked="" type="checkbox"/> (1) A percentage of assets under management | <input type="checkbox"/> (4) Subscription fees |
| <input type="checkbox"/> (2) Hourly charges | <input type="checkbox"/> (5) Commissions |
| <input 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 checked="" type="checkbox"/> E. Trusts, estates, or charitable organizations |
| <input type="checkbox"/> B. Banks or thrift institutions | <input checked="" type="checkbox"/> F. Corporations or business entities other than those listed above |
| <input type="checkbox"/> C. Investment companies | <input type="checkbox"/> G. Other (describe on Schedule F) |
| <input checked="" type="checkbox"/> D. Pension and profit sharing plans | |

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

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Applicant:

Cristata Wealth Solutions LLC

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April 28, 2009**3. Types of Investments.** Applicant offers advice on the following: (check those that apply)

- | | |
|--|--|
| <input checked="" type="checkbox"/> A. Equity securities | <input checked="" type="checkbox"/> H. United States government securities |
| <input checked="" type="checkbox"/> (1) exchange-listed securities | |
| <input checked="" type="checkbox"/> (2) securities traded over-the-counter | I. Options contracts on: |
| <input checked="" type="checkbox"/> (3) foreign issues | <input checked="" type="checkbox"/> (1) securities |
| | <input type="checkbox"/> (2) commodities |
| <input type="checkbox"/> B. Warrants | J. Futures contracts on: |
| <input checked="" type="checkbox"/> C. Corporate debt securities | <input type="checkbox"/> (1) tangibles |
| (other than commercial paper) | <input type="checkbox"/> (2) intangibles |
| <input type="checkbox"/> D. Commercial paper | K. Interests in partnerships investing in: |
| <input checked="" type="checkbox"/> E. Certificates of deposit | <input type="checkbox"/> (1) real estate |
| <input checked="" type="checkbox"/> F. Municipal securities | <input type="checkbox"/> (2) oil and gas interests |
| | <input type="checkbox"/> (3) other (explain on Schedule F) |
| G. Investment company securities: | <input type="checkbox"/> L. Other (explain on Schedule F) |
| <input type="checkbox"/> (1) variable life insurance | |
| <input checked="" type="checkbox"/> (2) variable annuities | |
| <input checked="" type="checkbox"/> (3) mutual fund shares | |

4. Methods of Analysis, Sources of Information, and Investment Strategies.

A. Applicant's security analysis methods include: (check those that apply)

- | | |
|---|--|
| (1) <input checked="" type="checkbox"/> Charting | (4) <input checked="" type="checkbox"/> Cyclical |
| (2) <input checked="" type="checkbox"/> Fundamental | (5) <input type="checkbox"/> Other (explain on Schedule F) |
| (3) <input checked="" type="checkbox"/> Technical | |

B. The main sources of information applicant uses include: (check those that apply)

- | | |
|---|---|
| (1) <input checked="" type="checkbox"/> Financial newspapers and magazines | (5) <input type="checkbox"/> Timing services |
| (2) <input checked="" type="checkbox"/> Inspections of corporate activities | (6) <input checked="" type="checkbox"/> Annual reports, prospectuses, filings with the Securities and Exchange Commission |
| (3) <input checked="" type="checkbox"/> Research materials prepared by others | (7) <input checked="" type="checkbox"/> Company press releases |
| (4) <input checked="" type="checkbox"/> Corporate rating services | (8) <input type="checkbox"/> Other (explain on Schedule F) |

C. The investment strategies used to implement any investment advice given to clients include: (check those that apply)

- | | |
|--|--|
| (1) <input checked="" type="checkbox"/> Long term purchases
(securities held at least a year) | (5) <input checked="" type="checkbox"/> Margin transactions |
| (2) <input checked="" type="checkbox"/> Short term purchases
(securities sold within a year) | (6) <input checked="" type="checkbox"/> Option writing, including covered options, uncovered options or spreading strategies |
| (3) <input checked="" 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:

Cristata Wealth Solutions LLC

SEC File Number:

801-

Date:

April 28, 2009**5. Education and Business Standards.**

Are there any general standards of education or business experience that applicant requires of those involved in determining or giving investment advice to clients?

Yes No
☒ ☐

(If yes, describe these standards on Schedule F.)

6. Education and Business Background.

For:

- each member of the investment committee or group that determines general investment advice to be given to clients, or
- if the applicant has no investment committee or group, each individual who determines general investment advice given to clients (if more than five, respond only for their supervisors)
- each principal executive officer of applicant or each person with similar status or performing similar functions.

On Schedule F, give the:

- | | |
|-----------------|--|
| • name | • formal education after high school |
| • year of birth | • business background for the preceding five years |

7. Other Business Activities. (check those that apply)

- ☐ A. Applicant is actively engaged in a business other than giving investment advice.
- ☐ B. Applicant sells products or services other than investment advice to clients.
- ☒ C. The principal business of applicant or its principal executive officers involves something other than providing investment advice.

(For each checked box describe the other activities, including the time spent on them, on Schedule F.)

8. Other Financial Industry Activities or Affiliations. (check those that apply)

- ☐ A. Applicant is registered (or has an application pending) as a securities broker-dealer.
- ☐ B. Applicant is registered (or has an application pending) as a futures commission merchant, commodity pool operator or commodity trading adviser.
- C. Applicant has arrangements that are material to its advisory business or its clients with a related person who is a:
- | | |
|--|--|
| <input type="checkbox"/> (1) broker-dealer | <input type="checkbox"/> (7) accounting firm |
| <input type="checkbox"/> (2) investment company | <input type="checkbox"/> (8) law firm |
| <input type="checkbox"/> (3) other investment adviser | <input type="checkbox"/> (9) insurance company or agency |
| <input type="checkbox"/> (4) financial planning firm | <input type="checkbox"/> (10) pension consultant |
| <input type="checkbox"/> (5) commodity pool operator, commodity trading adviser or futures commission merchant | <input type="checkbox"/> (11) real estate broker or dealer |
| <input type="checkbox"/> (6) banking or thrift institution | <input type="checkbox"/> (12) entity that creates or packages limited partnerships |

(For each checked box in C, on Schedule F identify the related person and describe the relationship and the arrangements.)

- D. Is applicant or a related person a general partner in any partnership in which clients are solicited to invest?.....

Yes No
☐ ☒

(If yes, describe on Schedule F the partnerships and what they invest in.)

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

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9. Participation or Interest in Client Transactions.

Applicant or a related person: (check those that apply)

- ☐ A. As principal, buys securities for itself from or sells securities it owns to any client.
- ☐ B. As broker or agent effects securities transactions for compensation for any client.
- ☐ C. As broker or agent for any person other than a client effects transactions in which client securities are sold to or bought from a brokerage customer.
- ☐ D. Recommends to clients that they buy or sell securities or investment products in which the applicant or a related person has some financial interest.
- ☒ E. Buys or sells for itself securities that it also recommends to clients.

(For each box checked, describe on Schedule F when the applicant or a related person engages in these transactions and what restrictions, internal procedures, or disclosures are used for conflicts of interest in those transactions.)

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 supervisory services, manage investment advisory accounts or hold itself out as providing financial planning or some similarly termed services *and* impose a minimum dollar value of assets or other conditions for starting or maintaining an account?

Yes No
☒ ☐

(If yes, describe on Schedule F.)

- 11. Review of Accounts.** If applicant provides investment supervisory services, manages investment advisory accounts, or holds itself out as providing financial planning or some similarly termed services:

- A. Describe below the reviews and reviewers of the accounts. **For reviews**, include their frequency, different levels, and triggering factors. **For reviewers**, include the number of reviewers, their titles and functions, instructions they receive from applicant on performing reviews, and number of accounts assigned each.

Please refer to Schedule F.

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

Please refer to Schedule F.

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12. Investment or Brokerage Discretion.

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

(1) securities to be bought or sold?

Yes No

☒ ☐

(2) amount of the securities to be bought or sold ?

Yes No

☒ ☐

(3) broker or dealer to be used ?

Yes No

☐ ☒

(4) commission rates paid?

Yes No

☐ ☒

B. Does applicant or a related person suggest brokers to clients?

Yes No

☒ ☐

For each yes answer to A describe on Schedule F any limitations on the authority. For each yes to A(3), A(4) or B, describe on Schedule F the factors considered in selecting brokers and determining the reasonableness of their commissions. If the value of products, research and services given to the applicant or a related person is a factor, describe:

- the products, research and services
- whether clients may pay commissions higher than those obtainable from other brokers in return for those products and services
- whether research is used to service all of applicant's accounts or just those accounts paying for it; and
- any procedures the applicant used during the last fiscal year to direct client transactions to a particular broker in return for products and research services received.

13. Additional Compensation.

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

A. is paid cash by or receives some economic benefit (including commissions, equipment or non-research services) from a non-client in connection with giving advice to clients?

Yes No

☒ ☐

B. directly or indirectly compensates any person for client referrals?

Yes No

☐ ☒

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

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

- has custody of client funds or securities 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:

Cristata Wealth Solutions LLC

SEC File Number:

801- 69820

Date:

April 28, 2009

Item of Form (identify)	Answer
Part II, Page 2, Item 1.D.	<p>Cristata Wealth Solutions LLC (hereinafter referred to as “Advisor”) offers personalized investment advisory services to clients. Advisor’s services and fee arrangements are described in the following pages.</p> <p>Advisor is a limited liability company formed under the laws of the State of Maryland. This Schedule F narrative provides clients with information regarding Advisor and the qualifications, business practices, and nature of advisory services that should be considered before becoming an advisory client.</p> <p>Additional information about Advisor is available through the SEC’s website at www.adviserinfo.sec.gov. Clients can search this site by using Advisor’s name or by an identification number known as a CRD number. The CRD number for Advisor is 148503.</p> <p>Advisory Services and Fee Arrangements</p> <p>Advisor provides portfolio management services defined as giving continuous investment advice to a client and making investments for the client based on the individual needs of the client. Through this service, Advisor offers a highly customized and individualized investment program for clients. A specific asset allocation strategy and investment policy is crafted to focus on the specific client’s goals and objectives. Advisor typically constructs portfolios consisting of securities and investments listed in Item 3 of Part II. Therefore, portfolios will consist of equity securities, fixed income, certificates of deposit, mutual funds, municipal securities, options contracts and United States government securities.</p> <p>Advisor may provide portfolio management services through accounts maintained at Charles Schwab & Company, Inc., as a result of its participation in the Schwab Institutional platform, or through a qualified custodian selected by the client. Advisor will generally be granted trading authorization on the client’s account held at Charles Schwab or the custodian selected by the client. Advisor may also provide asset review services on accounts in which trading authorization is not granted. Under this agreement, Advisor will provide ongoing review services of the client’s assets; however, the client must implement all trades in the account and Advisor will not have direct access to the account.</p> <p>Clients are charged for Advisor’s portfolio management services based on a percentage of assets under management or review. Charges for portfolio management services generally do not exceed 1.00% annually on the first \$1,000,000 under management or review. For assets above \$1,000,000, the percentage fee will be lower and is negotiable with client. Negotiable factors used to determine the annual fee include, but are not necessarily limited to, the number of accounts being managed, the amount of assets under management, whether discretionary or non-discretionary authorization is required and the overall complexity of the client’s financial situation. Clients must meet the account minimum of \$150,000 to establish a portfolio management account. However, exceptions to this minimum may be granted by Advisor. The exact services and fees will be agreed upon and disclosed in the agreement for services prior to services being provided.</p> <p>Fees for Advisor’s services are billed quarterly in advance based on the value of the account at the end of the previous quarter. Fees are generally deducted directly from the client’s account. Clients must provide the custodian with written authorization to have fees deducted from the account and paid to Advisor. Upon discretion of Advisor, clients may pay fees directly to Advisor. For clients that pay directly, payment is due upon the client’s receipt of the billing statement from Advisor. The custodian will send client statements, at least quarterly, showing all disbursements for the account including the amount of the advisory fee, if deducted directly from the account. Brokerage commissions and/or transaction ticket fees charged by the custodian will be billed</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:

Cristata Wealth Solutions LLC

SEC File Number:

801- 69820

Date:

April 28, 2009

Item of Form (identify)	Answer
Part II, Page 2, Item 1.D. (continued)	<p>directly to the client. Advisor will not receive any portion of such commissions or fees from the custodian or client. In addition, clients may incur certain charges imposed by third parties other than the advisor in connection with investments made through the account, including but not limited to, mutual fund sales loads, 12(b)-1 fees and surrender charges, variable annuity fees and surrender charges, and IRA and qualified retirement plan fees. Management fees charged by the advisor are separate and distinct from the fees and expenses charged by investment company securities that may be recommended to clients. A description of these fees and expenses are available in each investment company security's prospectus.</p> <p>Either party may terminate the agreement for services at any time. If services are terminated within five (5) business days of executing the agreement, services will be terminated without penalty and all pre-paid fees shall be returned to the client. If services are terminated after the initial five day period, the client will receive a refund of fees paid in advance based on the number of days services are provided during the final period. In the event a client terminates services, termination shall be effective from the time Advisor receives written notification or such other time as may be mutually agreed upon, subject to the settlement of transactions in progress and the final payment or refund of advisory fees. There will be no penalty charge upon termination. In the event Advisor terminates the relationship, the agreement will be terminated on the fifth day after written notification is delivered to the client or such time as may be mutually agreed upon, also subject to the settlement of transactions in progress and the final payment or refund of advisory fees.</p> <p><u>Newsletters</u></p> <p>Advisor provides newsletters free of charge to clients and prospects. Newsletters prepared by Advisor are typically provided on a quarterly basis and contain macro-economic, general market commentary and non-personal investment advice.</p>
Part II, Page 4, Item 5	<p>Education and Business Standards. Associated persons of Advisor that provide investment advice must meet or exceed all minimum licensing requirements as established by applicable regulatory authorities.</p>
Part II, Page 4, Item 6	<p>Education and Business Background.</p> <p>Jonathan E. Bradley, Born 1958 <i>Education Background:</i> University of Baltimore, BS Business Administration, Concentration in Accounting: 1982 Johns Hopkins University Fellows Program, MBA: 2008</p> <p><i>Business Background</i> Cristata Wealth Solutions, Chief Executive Office: 02/2009 – Present; Wachovia Securities, LLC, Financial Advisor: 01/2008 – 02/2008; and AG Edwards & Sons, Inc., Financial Advisor: 10/1990 – 01/2008.</p> <p>William J. Riley, Born 1954 <i>Education Background:</i> Fordham University, BA: 1976 Pepperdine University, MS – Management: 1980 New York University (Stern), MBA – Finance: 1983.</p> <p><i>Employment Background:</i> Cristata Wealth Solutions, Chief Compliance Officer and Financial Advisor: 4/2009 – Present</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:	SEC File Number:	Date:
Cristata Wealth Solutions LLC	801- 69820	April 28, 2009

Item of Form (identify)	Answer
Part II, Page 4, Item 7.C.	<p>RBC Wealth Management, Financial Advisor: 3/2009-4/2009 Ferris, Baker Watts, Inc., Investment Executive: 8/2005-3/2009 Morgan Stanley, Financial Advisor: 10/2000-8/2005</p> <p>Dr. Joy P. Nanda, Born 1953 <i>Education Background:</i> Johns Hopkins University, Master of Health Science, Reproductive Epidemiology, 1983 Johns Hopkins University, Doctor of Science, Community and Behavioral Epidemiology, 2001 Johns Hopkins University, Master of Business Administration, 2008</p> <p><i>Business Background:</i> Cristata Wealth Solutions, Chief Administrative Officer: 02/2009 – Present; Johns Hopkins Bloomberg School of Public Health, Biostatistician/Epidemiologist: 1984 – Present; Morgan State University – School of Community Health and Policy – Faculty in Epidemiology: 2003 – Present</p> <p>Other Financial Industry Activities or Affiliations. While the only business of Advisor involves providing investment advice, one of Advisor’s principal executive officers’ activities involves something other than providing investment advice. Dr. Joy Nanda is currently a biostatistician, staff member, and full-time employee at The Johns Hopkins Bloomberg School of Public Health. He is also a faculty member at Morgan State University. Currently, the majority of his time is devoted to those duties. However, Dr. Nanda expects to devote more time to the services of Advisor in the future.</p>
Part II, Page 5, Item 9.E.	<p>Participation or Interest in Client Transactions.</p> <p>Advisor and its associated persons may buy or sell securities that are also recommended to clients. In order to minimize this conflict of interest, securities recommended by Advisor are widely held and publicly traded. In addition, in accordance with its fiduciary duty to clients, Advisor and its associated persons will place client interests ahead of their own interests.</p>
Code of Ethics	<p>Advisor has established a Code of Ethics that will apply to all of its associated persons. As a fiduciary, it is an investment adviser’s responsibility to provide fair and full disclosure of all material facts and to act solely in the best interest of each of our clients at all times. Advisor has a fiduciary duty to all clients. This fiduciary duty is considered the core underlying principle for the advisor’s Code of Ethics which also covers its Insider Trading and Personal Securities Transactions Policies and Procedures. Advisor requires all of its supervised persons to conduct business with the highest level of ethical standards and to comply with all federal and state securities laws at all times. Full disclosure of all material facts and potential conflicts of interest will be provided to clients prior to any services being conducted. Advisor and its supervised persons must conduct business in an honest, ethical and fair manner and avoid all circumstances that might negatively affect or appear to affect our duty of complete loyalty to all clients. This disclosure is provided to give all clients a summary of Advisor’s Code of Ethics. However, if a client or a potential client wishes to review advisor’s Code of Ethics in its entirety, a copy will be provided promptly upon request.</p>
Part II, Page 5, Item 10	<p>Conditions for Managing Accounts. Advisor’s minimum investment amount for establishing a portfolio management account is \$150,000. This minimum investment amount may be waived by 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:

Cristata Wealth Solutions LLC

SEC File Number:

801- 69820

Date:

April 28, 2009

Item of Form (identify)	Answer
Part II, Page 5, Item 11.A.	<p>Review of Accounts</p> <p>Portfolio management account reviews are conducted by Advisor at least quarterly. In addition, there are periodic meetings with the client to discuss projections of annual income, tax planning, funds available for investment, as well as specific and overall personal and investment objectives. Since most investments deal with long term objectives, portfolio revisions are made infrequently. Major changes in cyclical or business conditions would trigger reviews more frequently.</p> <p>Advisor will review client accounts managed by sub-advisors no less often than quarterly. More frequent reviews may be triggered in the event of changes in money manager personnel, management style or fund closures. Advisor will be available to discuss the management and performance of the client's account and changes in the client's situation which may have an impact on the decision to retain a third-party sub-advisor.</p> <p>Jonathan Bradley, William Riley and Joy Nanda are responsible for determining and establishing Advisor's investment selection criteria and formula. To do this, they meet as an Investment Committee at least quarterly. Jonathan Bradley and William Riley are responsible for reviewing and monitoring their individual client accounts in accordance with the parameters set forth in the preceding two paragraphs.</p>
Part II, Page 5, Item 11.B.	<p>Clients will receive statements at least quarterly from Charles Schwab or the custodian at which their accounts are maintained.</p>
Part II, Page 6, Item 12.A.(1) & (2)	<p>Investment or Brokerage Discretion. Advisor generally provides asset management services on a discretionary basis. However, Advisor may manage client accounts using non-discretionary trading authority. Discretionary trading authority will allow Advisor to determine the type of securities and the amount of securities that can be bought or sold for the client portfolio without obtaining the client's consent for each transaction. When discretionary trading authority is granted, it is still the policy of Advisor to continually update clients regarding the performance of their account and discuss investment selections.</p> <p>Proxy Voting. Advisor does not vote client proxies. However, sub-advisors selected by clients may vote proxies for clients. Therefore, except in the event a sub-advisor votes proxies, clients maintain exclusive responsibility for: (1) directing the manner in which proxies solicited by issuers of securities beneficially owned by the client shall be voted, and (2) making all elections relative to any mergers, acquisitions, tender offers, bankruptcy proceedings or other type events pertaining to the client's investment assets. Therefore (except for proxies that may be voted by a sub-advisor), Advisor and/or the client shall instruct the client's qualified custodian to forward to the client copies of all proxies and shareholder communications relating to the client's investment assets.</p>
Part II, Page 6, Item 12.B. & Item 13.A.	<p>Selection of Broker/Dealer. Clients are not obligated to implement the investment advice provided by Advisor and may select any investment advisor or broker/dealer the client wants to implement investment recommendations. When Advisor assists in the implementation of any recommendations, Advisor has a responsibility to ensure that the client receives the best execution possible. Best execution possible is not defined by the cheapest overall execution but is determined based on the overall qualitative benefits received.</p> <p>For clients that wish to establish a portfolio management through Advisor, Charles Schwab & Company, Inc. (Charles Schwab) will be recommended by Advisor. Clients that agree to use Charles Schwab must establish a brokerage account with Charles Schwab, a registered broker-dealer, member SIPC, to maintain custody of their assets and provide execution of securities transactions. On at least an annual basis, Advisor will review alternative custodians in the marketplace for</p>

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

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

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April 28, 2009

Item of Form (identify)	Answer
Part II, Page 6, Item 12.B. & Item 13.A.	<p>comparison to the currently used custodian, evaluating criteria such as overall expertise, cost competitiveness and financial condition. Quality of execution for custodians will be reviewed through trade journal evaluations. No single criteria will validate nor invalidate a custodian, but rather, all criteria taken together will be used in evaluating the currently utilized custodian.</p> <p>Advisor's decision to recommend Charles Schwab is based on Advisor's participation in Schwab Institutional. Advisor is independently owned and operated and not affiliated with Charles Schwab. Through the Schwab Institutional platform, Advisor is provided with access to Charles Schwab's institutional trading and custody services, which are typically not available to Charles Schwab retail investors. These services generally are available to independent investment advisors on an unsolicited basis, at no charge to them so long as a total of at least \$10 million of Advisor's clients' assets is maintained in accounts at Schwab Institutional and is not otherwise contingent upon Advisor committing to Charles Schwab any specific amount of business (assets in custody or trading). Charles Schwab's services include brokerage, custody, research and access to mutual funds and other investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment.</p> <p>For Advisor's clients' accounts maintained in its custody, Charles Schwab does not charge separately for custody but is compensated by account holders through commissions or other transaction-related fees for securities trades that are executed through Charles Schwab or that settle into Charles Schwab accounts.</p> <p>Charles Schwab also makes available to Advisor other products and services that benefit Advisor but may not benefit its clients' accounts. Some of these other products and services assist Advisor in managing and administering clients' accounts. These include software and other technology that provide access to client account data (such as trade confirmation and account statements); facilitate trade execution (and allocation of aggregated trade orders for multiple client accounts); provide research, pricing information and other market data; facilitate payment of the advisor's fees from its clients' accounts; and assist with back-office functions; recordkeeping and client reporting. Many of these services generally may be used to service all or a substantial number of Advisor's accounts. Schwab Institutional also makes available to the advisor other services intended to help the advisor manage and further develop its business enterprise. These services may include consulting, publications and conferences on practice management, information technology, business succession, regulatory compliance and marketing. In addition, Charles Schwab may make available, arrange and/or pay for these types of services rendered to Advisor by independent third party providing these services to Advisor. While as a fiduciary, Advisor endeavors to act in its clients' best interests, and while Advisor's recommendation that clients maintain their assets in accounts at Charles Schwab may be based in part on the benefit to Advisor of the availability of some of the foregoing products and services ;nevertheless, these products and services by facilitating Advisor's workload are also effectively benefiting Advisor's clients as well.</p> <p>While Advisor recommends Charles Schwab, clients are free to select any broker/dealer of their own choosing. When a client directs the use of a particular broker/dealer or other custodian, Advisor may not be able to obtain the best prices and execution for the transaction. Clients who direct the use of a particular broker/dealer or custodian may receive less favorable prices than would otherwise be the case if clients had not designated a particular broker/dealer or custodian. Further, clients with directed brokerage arrangements will not be able to participate in aggregate trades (i.e. block trades) and directed trades may be placed by Advisor after effecting non-directed trades. Transactions implemented by Advisor for client accounts are generally effected independently, unless Advisor decides to purchase or sell the same securities for several clients at approximately the same time. This process is referred to as aggregating orders, batch trading or block trading and is used by Advisor when Advisor believes such action may prove advantageous to clients. When</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:

Cristata Wealth Solutions LLC

SEC File Number:

801- 69820

Date:

April 28, 2009

Item of Form (identify)	Answer
Customer Privacy Policy	<p>Advisor aggregates client orders, the allocation of securities among client accounts will be done on a fair and equitable basis. Typically, the process of aggregating client orders is done in order to achieve better execution, to negotiate more favorable commission rates or to allocate orders among clients on a more equitable basis in order to avoid differences in prices and transaction fees or other transaction costs that might be obtained when orders are placed independently. Under this procedure, transactions will be averaged as to price and will be allocated among Advisor's clients in proportion to the purchase and sale orders placed for each client account on any given day. When Advisor determines to aggregate client orders for the purchase or sale of securities, including securities in which the associated person of Advisor may invest, Advisor will do so in accordance with the parameters set forth in the SEC No-Action Letter, <i>SMC Capital, Inc.</i> It should be noted, Advisor does not receive any additional compensation or remuneration as a result of aggregation.</p> <p style="text-align: center;"><u>CUSTOMER PRIVACY POLICY</u></p> <p>Regulation S-P, Privacy of Consumer Financial Information, requires financial institutions, including Advisor, to provide notice to current clients and prospective clients about their policies and practices concerning the collection and use of customer, non-public information. This privacy policy notice is given to all prospective clients of Advisor upon entering into a contract with Advisor and annually thereafter.</p> <p>Privacy Disclosure Statement. A primary goal of Advisor is to protect the privacy of its clients. Advisor does not sell the personal information of clients to anyone.</p> <p>To conduct regular business, Advisor may collect nonpublic personal information from clients. This information is provided by clients to Advisor on applications and other forms provided by clients to Advisor as well as transactions with the firm, our affiliates, or others.</p> <p>Advisor may enter into contracts with outside third parties so that Advisor can assist its clients in servicing their accounts. In order to do this, Advisor will disclose personal information to companies that help Advisor process transactions for client accounts (for example, executing client trades at through a broker/dealer). However, Advisor does not share or disclose any nonpublic customer information except as allowed or required by law. In addition to sharing information in order to provide financial services to clients, Advisor may be required to disclose personal information to cooperate with regulators or law enforcement authorities, to resolve customer disputes, or for risk control.</p> <p>Information Safeguarding. Advisor has implemented strict policies and procedures aimed at protecting the sensitive nature of client information. Advisor restricts access to client information to only those members of Advisor that must provide products and services to clients in order to service client accounts. Advisor has implemented physical, electronic, and procedural safeguards aimed at meeting Advisor's duty to protect nonpublic client information.</p> <p>If you have any questions concerning Advisor's customer privacy policy or concerns about your personal information please feel free to contact Jon Bradley at the phone number listed on page 1 of this Form ADV Part II.</p>

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