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**Solamere Advisors
Part 2A Appendix 1 of Form ADV
Wrap Fee Program Brochure**

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This wrap fee program brochure provides information about the qualifications and business practices of CAMG Solamere Management, LLC, which does business as Solamere Advisors. If you have any questions about the contents of this brochure, please contact us at 704-547-3100 and/or brp@solamereadvisors.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.

Additional information about Solamere Advisors also is available on the SEC's website at www.adviserinfo.sec.gov.

2. Material Changes

As this is Solamere Advisor's initial Wrap Fee Program Brochure, there are no material changes to report.

3. Table of Contents

Page

1. Cover Page	1
2. Material Changes	2
3. Table of Contents	3
4. Services, Fees and Compensation	4
5. Account Requirements and Types of Clients	5
6. Portfolio Manager Selection and Evaluation	6
7. Client Information Provided to Portfolio Managers	8
8. Client Contact with Portfolio Managers	8
9. Additional Information	8

4. Services, Fees and Compensation

This Brochure describes the wrap fee program sponsored by Solamere Advisors (the "Wrap Fee Program"). Solamere Advisors is an SEC-registered investment advisor; Clients should understand that registration does not imply a certain level of skill or training. Solamere Advisors acts as both sponsor of the Wrap Fee Program and investment manager for the assets within Wrap Fee Program accounts ("Program Assets"). Solamere Advisors manages Program Assets on a discretionary basis. Under the Wrap Fee Program, Clients pay asset-based fees for a combination of brokerage, administrative, and investment management services. Solamere Advisors discretionarily invests and reinvests Program Assets in accordance with the specific Client's investment objectives and any reasonable restrictions provided by the Client, as detailed in the applicable account application, risk profile questionnaire, Client profile, any Investment Policy Statement and any written directives.

The fees charged by Solamere Advisors in the Wrap Fee Program are set forth in the Fee Schedule below (the "Wrap Fee" or "Wrap Fees") and represent the standard annual rates. Fees may be negotiated and may differ from client to client based on a number of factors including Program Assets to be managed, related accounts, and account composition. Any variation from the standard rates will be set forth in the Client's Wrap Investment Advisory Agreement (the "Wrap Agreement").

The Wrap Fee is assessed monthly or quarterly in advance, as specified by the Client's Wrap Agreement. The Wrap Fee is calculated on the total market value of the Program Assets as valued by the custodian as of the last business day of the previous calendar month or quarter (as applicable) or at the time the account is funded. Wrap Fees are calculated using an incremental approach. The Wrap Fee charged at account inception is prorated to capture the number of days remaining in the calendar quarter. If a Wrap Fee Program account is terminated for any reason, the Client will be entitled to a refund of any pre-paid monthly or quarterly Wrap Fee prorated by the days remaining in the calendar month or quarter after termination.

Where applicable, the Program Asset values will be determined based on the trade date, rather than the settlement date, of transactions. The asset values and the account value used for the Wrap Fee calculation may differ from the values shown on account statements due to settlement-date accounting, the treatment of accrued income, distributions, or necessary adjustments.

Fee Schedule

0	-	\$5,000,000	1.50%
Above		\$5,000,000	1.25%

The Wrap Fee covers Solamere Advisor's and any sub-advisor's investment management services, and the costs of executing Wrap Fee Program transactions. Wrap Fee Program participants may, however, incur certain charges imposed by third parties in addition to the Wrap Fee. Such additional charges may include custodial fees; charges imposed directly by a mutual fund, as disclosed in the fund's prospectus (e.g., fund management fees and other fund expenses); charges imposed directly by an ETF or ETN; certain deferred sales charges on previously-purchased mutual funds; transfer taxes; wire transfer and electronic fund fees; termination fees; IRA and similar fees; and taxes. The Wrap Fee does not cover any SEC fees, any fees imposed by a U.S. or foreign exchange, any expenses associated with temporary investments in a money market account, or any expenses associated with the transfer of Program Assets upon termination of the account.

Under the Wrap Agreement, the Wrap Fee will be paid by the custodian to Solamere Advisors or its designee(s) from the Wrap Fee Program account or from such other account with custodian as directed by the Client. The custodian will provide the Client with at least quarterly statements showing all disbursements from the account(s), including payments of Wrap Fees.

Clients will pay the public offering price on any securities purchased in a distribution from an underwriter or syndicate member, which will generally include distribution compensation to the underwriter or dealer. Similarly, in securities transactions with dealers acting on a principal basis, the price paid by Clients will generally include a mark-up or mark-down to the dealer. Solamere Advisors does not receive any portion of such distribution compensation, mark-ups or mark-downs.

Solamere Advisors' officers and employees (collectively, "Associates"), including those recommending the Wrap Fee Program to Clients, are compensated in part based on the Wrap Fees. This compensation may be more than an Associate would receive if the Client participated in other programs or paid separately for investment advice, brokerage and other services. An Associate may therefore have a financial incentive to recommend the Wrap Fee Program over other services or programs.

Participation in the Wrap Fee Program may cost the Client more or less than purchasing such services separately. The number of transactions made in the Client's account, and the normal commissions charged for the transactions, will determine whether the cost of the Wrap Fee Program is higher or lower than paying separately for the investment management and per-transaction brokerage charges. Solamere Advisor's Wrap Fee may be higher or lower than fees charged by other sponsors of comparable wrap programs.

5. Account Requirements and Types of Clients

The minimum investment requirement for the Wrap Fee Program is \$100,000, although Solamere Advisors may in its discretion accept an account with a lower initial value. Clients may open a Wrap Fee Program account with cash or, in the sole discretion of Solamere Advisors, with securities.

To the extent Clients fund their Wrap Fee Program account through securities, some and possibly all of the transferred securities may be liquidated (“Liquidation Trades”) upon or shortly after receipt by the custodian. The Liquidation Trades are necessary to ensure that the Wrap Fee Program securities are consistent with the relevant investment strategy. Solamere Advisors does not consider the tax consequences of such liquidations, and does not warrant or represent that Liquidation Trades will always achieve best execution. Clients may incur adverse tax consequences in connection with these Liquidation Trade executions, and should consult their tax advisor prior to transferring any securities into the Wrap Fee Program.

If the value of a Wrap Fee Program account falls below the applicable minimum, the Client may be required to: (a) make an additional deposit to restore the account to the required minimum value; (b) terminate the account; or (c) obtain Solamere Advisors’ agreement to continue to manage the Wrap Fee Program assets. Otherwise, Solamere Advisors may in its discretion terminate the account.

Any Client who does not receive a copy of Solamere Advisors' current Form ADV Wrap Fee Program Brochure and required Brochure Supplement(s) forty-eight (48) hours prior to the date of entering into the Wrap Agreement may terminate that Agreement, without penalty, within five (5) business days of its execution. Any Client so-terminating the Wrap Agreement will be responsible for transactions executed prior to Solamere Advisors' receipt of a written notice of the termination. Otherwise, the Wrap Agreement will continue in effect until terminated by either Solamere Advisors or the Client by thirty (30) days’ written notice to the other. Upon any termination, pre-paid but unearned Wrap Fees will be refunded on a pro-rata basis, based upon the remaining days in the relevant month or quarter. Clients are responsible for Fees until the last day of services rendered by Solamere Advisors. Clients will bear any termination fees imposed by the relevant custodian.

Clients investing through the Wrap Fee Program include individuals, trusts, and pension and profit sharing plans.

6. Portfolio Manager Selection and Evaluation

Solamere Advisors will serve as the exclusive portfolio manager under the Wrap Fee Program, and may only be removed by terminating the Wrap Fee Program account. As the Wrap Fee covers most execution and brokerage expenses, Solamere Advisors has a financial incentive to reduce the number of transactions in Wrap Fee Program accounts.

Clients will complete risk profile questionnaires to establish their investment objectives, risk tolerances, investment time horizons, and other material profile factors. A Client's responses to the questionnaires may be used to create an Investment Policy Statement which, if created, will be a primary reference for Solamere Advisors in managing the Client's Program Assets.

Solamere Advisors will discretionarily direct the investment and reinvestment of Program Assets based upon the information provided by Client, any Investment Policy Statement, and any reasonable restrictions imposed by the Client. Solamere Advisors utilizes equities, mutual funds, exchange-traded funds ("ETF's"), debt, exchange-traded notes ("ETN's"), government securities, options and other derivative securities in managing Wrap Fee Program accounts. Solamere Advisors' primary sources of investment information include financial publications, research materials prepared by others, rating services, timing services, and issuer filings with the Securities and Exchange Commission. Solamere Advisors employs analysis methodologies that may include fundamental, technical, charting and cyclical.

In certain Wrap Fee Program accounts, Solamere Advisors may employ a tactical allocation strategy (the "Strategy") which seeks to provide superior risk-adjusted returns by varying market exposures, based on a proprietary, model designed to identify long-term trends in the equity markets. In contrast to the static exposure of "buy and hold" strategies, the Strategy will vary equity exposures from 0% to 100% based on the long-term market trends. The Strategy's objective is to capture a significant portion of up-side market gains while minimizing the extent of principal loss during market declines. ETF's, individual equities, ETN's, mutual funds, and options are the primary securities employed in the Strategy. Solamere Advisors believes the Strategy provides a dynamic approach to equity exposure while providing full transparency and high liquidity.

Solamere Advisors does not tailor the Strategy to the Client but rather uses Client risk profiles and Investment Policy Statements to determine if the Strategy, and the amount devoted to the strategy, is appropriate for the Client.

Clients may restrict the use of certain securities or types of securities in their Wrap Fee Program account; such restrictions generally must be provided to Solamere Advisors, and accepted by them, in writing.

Clients should understand that all investment strategies and investments involve risk, that investment performance can never be predicted or guaranteed, and that the value of any Wrap Fee Program account and the investments managed by Solamere Advisors will fluctuate due to market conditions and other factors. In considering any investment, Clients should understand that past performance is no indication of future results. ETF's carry additional risks such as tracking error risk, where performance diverges from the underlying index. ETN's carry the additional risk that the issuer could fail, leaving the investor with an unsecured claim against that issuer.

Solamere Advisors' compensation in the Wrap Fee Program is not based upon a share of capital gains or the capital appreciation of the Program Assets.

Solamere Advisors does not vote Client proxies. Clients maintain exclusive responsibility for: (1) directing the manner in which all proxies will be voted and (2) making all elections relative to any merger, acquisition, tender offer, bankruptcy proceeding or other such event relevant to

the Clients' investments. Each custodian is directed to forward copies of all relevant proxies and shareholder communications to the relevant Client for consideration and action.

7. Client Information Provided to Portfolio Managers

Not Applicable.

8. Client Contact with Portfolio Managers

Solamere Advisors will attempt to meet with each Client at least annually to review their Wrap Fee Program account performance and to evaluate whether revisions to their risk profiles and any relevant Investment Policy Statements are in order. Clients are welcome to contact Solamere Advisors regarding their Wrap Fee Program account at any time during normal business hours.

9. Additional Information

In addition to the services offered in the Wrap Fee Program, Solamere Advisors offers Clients a broad range of comprehensive financial planning and consulting services (including investment and non-investment related matters). Such financial planning services are outside of the Wrap Fee Program, and Solamere Advisors may charge a separate fee for them.

Solamere Advisors also provides investment management and investment advisory services on an annual fee basis outside of the Wrap Fee Program. Generally, these non-wrap fees are determined as a percentage of the assets managed or advised. Solamere Advisors may also serve as a sub-adviser to other investment advisers.

In most instances, Program Assets are held through a brokerage account maintained with Capital Guardian, LLC ("Capital Guardian"), as introducing broker, and its designated clearing broker and custodian, Pershing LLC ("Pershing"). Capital Guardian and Pershing are registered broker/dealers. Pershing additionally provides certain administrative and other services in association with Wrap Fee Program accounts, including execution, clearing, custodial and administrative services. All orders for securities transactions in Wrap Fee Program accounts held by Capital Guardian are executed through Pershing.

Many Associates are also registered representatives of Capital Guardian and may in that capacity receive a portion of any commissions or fees received by Capital Guardian on transactions in Wrap Fee Program accounts. Solamere Advisors will not, however, share in any such commissions or fees.

Capital Guardian Wealth Management, LLC is an investment advisor registered with the Securities and Exchange Commission and, as a sub-advisor, provides certain administrative and support services to Solamere Advisors and Wrap Fee Program accounts. Again, registration

does not imply a certain level of skill or training. In return for its sub-advisory services, Capital Guardian Wealth Management, LLC receives a portion of the Wrap Fees.

All Associates giving investment advice or providing investment management services must have earned a college degree and/or have substantive investment-related experience, and will have all required investment-related licenses and/or designations. Those Associates are subject to high standards of business conduct including, but not limited to, those set forth in Solamere Advisors' Code of Ethics.

Solamere Advisors' Code of Ethics establishes standards of business conduct and, to an extent, compliance procedures for Associates. These standards and procedures are based upon fundamental principles of openness, integrity, honesty and trust, and upon the laws applicable to Solamere Advisors' business and Associates. A copy of the Code of Ethics is available upon written request. In accordance with Section 204A of the Investment Advisers Act of 1940 and its Code of Ethics, Solamere Advisors maintains and enforces written policies reasonably designed to prevent the misuse of material non-public information by the firm or any Associate.

Solamere Advisors and its Associates provide advisory and/or brokerage services for various Clients, and may give advice or take actions for others differing from the advice given to, or the timing or the nature of any action taken for, Wrap Fee Program Clients. In addition, Solamere Advisors may, but is not obligated to, purchase or sell for Wrap Fee Program Clients, or recommend for purchase or sale to Wrap Fee Program Clients, securities which it and/or its Associates may purchase or sell for their own accounts or the accounts of other Clients. Such investments by Solamere Advisors, its Associates and non-Wrap Fee Program Clients may be substantially different from investments within the Wrap Fee Program and may experience materially different performance results.

Solamere Advisors has policies and procedures reasonably designed to ensure that Client transactions are executed before any competing Solamere Advisors or Associate trades, and that Solamere Advisors and its Associates do not wrongfully deprive Clients of investment opportunities or benefits. Solamere Advisors' policies prohibit Associates from buying or selling securities contemporaneously with Wrap Fee Program transactions in the security. Where an Associate participates in the Wrap Fee Program, all purchases and sales on behalf of the Associate will be at the least favorable price for all contemporaneous trades. As same-day mutual fund purchases and sales occur at the same purchase or sales price, Solamere Advisors does not prohibit its Associates or related parties from trading in those investments. Neither Solamere Advisors nor its Associates will seek or use inside information on securities for their own benefit or the benefit of any Client.

Solamere Advisors periodically reviews Wrap Fee Program accounts for consistency with Client objectives, allocations, strategies and any Client-imposed restrictions. These reviews are performed by designed officers of Solamere Advisors, typically a Managing Director or the Chief Compliance Officer. Reviews may be triggered by events such as a Client withdrawal or deposit, a significant change in account value, updates to the Client's profile, re-balancing considerations, or a Client's request to alter or change a strategy. Investment performance is

reported to Wrap Fee Program Clients through quarterly reports; actual performance is reported to each Client using a consistent methodology.