



FOUNTAINHEAD FINANCIAL, LLC

Fountainhead Financial, LLC

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12/31/2011

**FORM ADV PART 2
BROCHURE**

This brochure provides information about the qualifications and business practices of Fountainhead Financial, LLC. If you have any questions about the contents of this brochure, please contact us at (312) 222-9840. 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 Fountainhead Financial, LLC is also available on the SEC's website at www.adviserinfo.sec.gov. The searchable IARD/CRD number for Fountainhead Financial, LLC is 150813.

Fountainhead Financial, LLC a Registered Investment Adviser. Registration with the United States Securities and Exchange Commission or any state securities authority does not imply a certain level of skill or training.

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Advisory Business

Form ADV Part 2A, Item 4

A. Describe your advisory firm, including how long you have been in business. Identify your principal owner(s).

Fountainhead Financial, LLC is primarily engaged in the business of financial planning and asset supervision. Fountainhead Financial, LLC also offers insurance products for sale to clients. Fountainhead Financial, LLC was established by Dominick J. Vetrano in September of 2003 and has been registered with the SEC since July of 2009.

Fountainhead Financial, LLC. Is 100% owned by Dominick J. Vetrano, CFP, CLU, ChFC, CFA, RHU

B. Describe the types of advisory services you offer. If you hold yourself out as specializing in a particular type of advisory service, such as financial planning, quantitative analysis, or market timing, explain the nature of that service in greater detail. If you provide investment advice only with respect to limited types of investments, explain the type of investment advice you offer, and disclose that your advice is limited to those types of investments.

Fountainhead Financial, LLC is primarily engaged in the business of financial planning and asset supervision. There are three types of services that Fountainhead Financial, LLC offers on a fee basis.

1st . Investment Supervisory Services.

The client may engage us to assist with the implementation of an investment plan and monitor their portfolio. We will monitor and adjust the portfolio on a continuous basis. Our review shall include a summary of the investment performance and other actions deemed appropriate. Included in this fee are also financial planning services covering the areas of Tax, Estate, Retirement and Insurance planning. The majority of our clients utilize this service.

2nd . One Time Written Financial Analysis

The client may engage us for either a single needs analysis or a comprehensive financial analysis. The comprehensive analysis will include a written financial plan. It will provide clients with a clear understanding of their present financial situation and what actions would be necessary to achieve their desired objectives. The analysis shall cover each of the six core areas:

- I. Cash Flow and Budgeting
- II. Protection Planning
- III. Investment Planning
- IV. Tax Planning
- V. Retirement Planning
- VI. Estate Planning

In addition to comprehensive financial plans, we offer individual modules consisting of each of the six core areas listed on the previous page. They can be purchased to develop a written single needs analysis.

The fee for the one time written services will be based on the complexity of the matter involved and will be quoted in advance.

3rd Hourly Consultations

These are available at the request of clients to review and discuss any financial planning or investment matters. Examples are starting a business or review insurance coverage or establishing a retirement plan. The hourly consulting fee for this will be based on the principal's hour bill rate listed in the "Fees and Compensation" on page 4.

Fountainhead Financial, LLC has no limitations on investments it recommends. Therefore, all types of investments will be considered for each client. Further, Fountainhead Financial customizes each client's investment recommendations to that client's specific situation and preferences.

Fountainhead Financial, LLC does not accept custody of any assets. This means that the client's asset will be held at a custodian of their choosing.

Fountainhead Financial, LLC does not accept discretionary power for any assets of clients. The client will retain absolute discretion over all investments and implementation decisions. This means the client must authorize all transactions executed by Fountainhead Financial, LLC.

In some situation (*Charles Schwab, Vanguard and Fidelity*), it may be expedient for the client to authorize Fountainhead Financial, LLC to have limited power of attorney to effect transactions approved by the client. The client will always retain decision-making authority or discretion.

C. Explain whether (and, if so, how) you tailor your advisory services to the individual needs of clients. Explain whether clients may impose restrictions on investing in certain securities or types of securities.

All advisory services are specifically tailored to each client. The financial planning process is utilized to ascertain the client's situation, their goals and preferences. Over a period of months as information is gathered and goals are established a plan is formalized that identifies a strategic allocation for asset classes and specific investments within each selected asset class. Then on a quarterly basis either a written review is prepared and discussed with the client. Appropriate changes are agreed to and implemented while strategic goals and targets are reviewed.

Clients may impose restrictions or directives toward investing as long as Fountainhead Financial, LLC and the client mutually agree to those restrictions.

D. If you participate in wrap fee programs by providing portfolio management services, (1) describe the differences, if any, between how you manage wrap fee accounts and how you manage other accounts, and (2) explain that you receive a portion of the wrap fee for your services.

Fountainhead Financial, LLC does not utilize or participate.

E. If you manage client assets, disclose the amount of client assets you manage on a discretionary basis and the amount of client assets you manage on a non-discretionary basis. Disclose the date "as of" which you calculated the amounts.

Fountainhead Financial, LLC manages/supervises client assets **only** on a **non-discretionary** basis.

As of December 31, 2011 the total assets under management were \$103,981,797.

Fees and Compensation

Form ADV Part 2A, Item 5

A. Describe how you are compensated for your advisory services. Provide your fee schedule. Disclose whether the fees are negotiable.

Fountainhead Financial, LLC is compensated for its services in 3 ways:

1st . Securities Advisory/Supervisory:

This is the primary means Fountainhead Financial, LLC is compensated. This supervisory fee is:

<u>Percentage Billable</u>	<u>Dollar Value of Assets under Supervision</u>
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1.0%	\$0 - \$500,000
0.8%	\$500,001 - \$1,000,000
0.6%	\$1,000,001. over
Or \$5,000 whichever is greater.	

The fee will be determined on an end of quarter basis depending upon the value of the assets under supervision subject to a minimum fee of \$1,250. The client will receive a quarterly invoice from Fountainhead Financial, LLC which is due upon receipt.

Assets under supervision will be identified in advance or in conjunction with the Agreement. Fountainhead Financial, LLC does not have discretion over the client accounts.

This fee is always billed at the end of the quarterly supervisory period.

2nd . Non-Securities Advisory/Financial Planning :

The fee schedule below does not include the implementation of any investment advice. If desired, the client can opt to implement the investment plan either on their own or under the Applicant's Supervisory Service. Refer to Securities Advisory/Supervisory 1st (above).

Although our fee is not based on the income or assets of the client, the following chart can serve as a guideline:

<u>Gross Income</u>	<u>Net Worth</u>	<u>Fee Range</u>
Under \$100,000	Under \$600,000	\$2,500 to \$3,000
\$100,000 to \$150,000	Under \$600,000	\$3,000 to \$3,500
\$150,000 to \$300,000	Under \$1,000,000	\$3,500 to \$4,000
Over \$300,000	Over \$1,000,000	Negotiable

The actual fee will be quoted in advance and will vary with the complexity and the work required to prepare an individualized written financial plan. In some cases, the actual fee could exceed the above ranges when working with dual-income couples, self-employed clients and/or clients with individualized employer benefit packages.

One-half of the fee is due and payable upon the signing of the Financial Planning Contract. The balance of the fee will be due upon delivery of the Financial Plan.

With the exception of hourly consultations, a client may terminate any Financial Planning Contract without penalty within five (5) business days of the date of the agreement. After five business days, a client will receive a refund of unearned fees.

3rd . Hourly Financial Consultation:

The charge for this will be quoted in advance and based on the length of time and personnel involved. The charges will be paid after the work is complete.

Current Rates:

Dominick J. Vetrano, CFP, CLU CFC, CFA, RHU	-	\$300 per hour.
Kevin E. Wozniak, CFP	-	\$150 per hour.
Ellen C. McDonough	-	\$ 30 per hour.

The fee will be paid at the completion of the service.

D. If your clients either may or must pay your fees in advance, disclose this fact. Explain how a client may obtain a refund of a pre-paid fee if the advisory contract is terminated before the end of the billing period. Explain how you will determine the amount of the refund.

The only prepaid fee option is the 50% of the fee for a financial plan. The client may terminate any Financial Planning Contract without penalty within five (5) business days of the date of the agreement. After five business days, a client will receive a refund of unearned fees.

The supervisory fee is always billed at the end of the quarter.

E. If you or any of your supervised persons accepts compensation for the sale of securities or other investment products, including asset-based sales charges or service fees from the sale of mutual funds, disclose this fact and respond to Items 5.E.1, 5.E.2, 5.E.3 and 5.E.4.

1. Explain that this practice presents a conflict of interest and gives you or your supervised persons an incentive to recommend investment products based on the compensation received, rather than on a client's needs. Describe generally how you address conflicts that arise, including your procedures for disclosing the conflicts to clients. If you primarily recommend mutual funds, disclose whether you will recommend "no-load" funds.

Dominick J. Vetrano is a licensed Health, Life and Disability Producer. As such Mr. Vetrano does receive standard commissions on any fixed annuity, health, disability or life product sold. Therefore, it is in Mr. Vetrano interest to sell life, health, long term care or disability. As such, he is acting the same as any insurance agent. Mr. Vetrano is not licensed to offer variable life insurance products.

No one at Fountainhead Financial, LLC receives any commissions or other compensation from the sale of any other investment products.

2. Explain that clients have the option to purchase investment products that you recommend through other brokers or agents that are not affiliated with you.

Clients are free to implement any recommendations or obtain products through any other firm or company and are not required to implement investment recommendations through Fountainhead Financial, LLC.

3. If more than 50% of your revenue from advisory clients results from commissions and other compensation for the sale of investment products you recommend to your clients, including asset-based distribution fees from the sale of mutual funds, disclose that commissions provide your primary or, if applicable, your exclusive compensation.

Fountainhead Financial, LLC receives less than 10% of its revenue from advisory clients from commissions or other compensation for the sales of investment products.

4. If you charge advisory fees in addition to commissions or markups, disclose whether you reduce your advisory fees to offset the commissions or markups.

Fountainhead Financial, LLC does not receive any markups or commissions from investments.
No one at Fountainhead Financial, LLC holds any active securities licenses.

Performance-Based Fees and Side-By-Side Management

Form ADV Part 2A, Item 6

If you or any of your supervised persons accepts performance-based fees - that is, fees based on a share of capital gains on or capital appreciation of the assets of a client (such as a client that is a hedge fund or other pooled investment vehicle) - disclose this fact. If you or any of your supervised persons manage both accounts that are charged a performance-based fee and accounts that are charged another type of fee, such as an hourly or flat fee or an asset-based fee, disclose this fact. Explain the conflicts of interest that you or your supervised persons face by managing these accounts at the same time, including that you or your supervised persons have an incentive to favor accounts for which you or your supervised persons receive a performance-based fee, and describe generally how you address these conflicts.

Fountainhead Financial, LLC does not accept any form of performance based fees.

Types of Clients

Form ADV Part 2A, Item 7

Describe the types of clients to whom you generally provide investment advice, such as individuals, trusts, investment companies, or pension plans. If you have any requirements for opening or maintaining an account, such as a minimum account size, disclose the requirements.

Fountainhead Financial, LLC provides investment advice to Individuals, Trusts and Small Businesses with a focus on Advertising and Marketing Professionals.

Dominick J. Vetrano, CFP, CLU, CFC, CFA, RHU is accepting new clients with a minimum of portfolio assets of \$2 million dollars for quarterly supervisory services. Clients with assets below \$2million will be accepted on an hourly consulting basis. The fee for this service will be based on the hourly rate of Mr. Vetrano and quoted in advance.

Kevin Wozniak, CFP is accepting clients with a minimum of portfolio assets of \$500,000 for quarterly supervisory services. Client with assets below \$500,000 will be accepted on an hourly consulting basis. The fee for this service will be based on the hourly rate of Mr. Wozniak and quoted in advance.

Methods of Analysis, Investment Strategies and Risk of Loss

Form ADV Part 2A, Item 8

A. Describe the methods of analysis and investment strategies you use in formulating investment advice or managing assets. Explain that investing in securities involves risk of loss that clients should be prepared to bear.

Fountainhead Financial, LLC utilizes a combination of Modern Portfolio Theory, Fundamental Analysis, Technical Analysis and Quantitative Analysis to develop an investment strategy for each client contingent on the client's preferences and constraints. There are no model portfolios or generic allocations used across clients. All asset classes are open to inclusion in the client's portfolio. This means mutual funds, ETFs, individuals stocks and bonds, Unit Investment Trusts, Closed End Funds, private placements, real estate, hedge funds, CDs, options and venture capital will all be considered in developing a portfolio.

The process of developing the investment strategy is as follows:

1st . A target strategic investment portfolio is designed utilizing asset classes for each client. The weightings of this portfolio are determined by the client's risk tolerance.

2nd . Once the strategic investment portfolio is agreed upon individual investments will be selected to fulfill each asset class. Client input will be sought to meet any specific desires for inclusion or exclusion in their portfolio.

All forms of investing involve a myriad of risk with risk to principal being one. It is not possible to invest with no risk to principal or loss of any kind. Therefore, the amount of risk the client will accept is determined overtime while working with the client in actual investing circumstances.

B. For each significant investment strategy or method of analysis you use, explain the material risks involved. If the method of analysis or strategy involves significant or unusual risks, discuss these risks in detail. If your primary strategy involves frequent trading of securities, explain how frequent trading can affect investment performance, particularly through increased brokerage and other transaction costs and taxes.

Every investment Strategy and investment has risks and can lose principal.

Fountainhead Financial, LLC does not use high frequency trading strategies because of the increased trading costs and taxes. Fountainhead Financial, LLC utilizes a longer term buy and hold strategy looking to hold positions for several years.

C. If you recommend primarily a particular type of security, explain the material risks involved. If the type of security involves significant or unusual risks, discuss these risks in detail.

Fountainhead Financial, LLC primarily utilizes publically managed products such as mutual funds and ETFs. These investments all fluctuate in value and can lose principal.

Disciplinary Information

Form ADV Part 2A, Item 9

If there are legal or disciplinary events that are material to a client's or prospective client's evaluation of your advisory business or the integrity of your management, disclose all material facts regarding those events.

Items 9.A, 9.B, and 9.C list specific legal and disciplinary events presumed to be material for this Item. If your advisory firm or a management person has been involved in one of these events, you must disclose it under this Item for ten years following the date of the event, unless (1) the event was resolved in your or the management person's favor, or was reversed, suspended or vacated, or (2) you have rebutted the presumption of materiality to determine that the event is not material (see Note below). For purposes of calculating this ten-year period, the "date" of an event is the date that the final order, judgment, or decree was entered, or the date that any rights of appeal from preliminary orders, judgments or decrees lapsed.

Items 9.A, 9.B, and 9.C do not contain an exclusive list of material disciplinary events. If your advisory firm or a management person has been involved in a legal or disciplinary event that is not listed in Items 9.A, 9.B, or 9.C, but nonetheless is material to a client's or prospective client's evaluation of your advisory business or the integrity of its management, you must disclose the event. Similarly, even if more than ten years have passed since the date of the event, you must disclose the event if it is so serious that it remains material to a client's or prospective client's evaluation.

A. A criminal or civil action in a domestic, foreign or military court of competent jurisdiction in which your firm or a management person

1. was convicted of, or pled guilty or nolo contendere ("no contest") to (a) any felony; (b) a misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or (c) a conspiracy to commit any of these offenses;

None/No One

2. is the named subject of a pending criminal proceeding that involves an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses;

None/No One

3. was found to have been involved in a violation of an investment-related statute or regulation; or

None/No One

4. was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, your firm or a management person from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

None/No One

B. An administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority in which your firm or a management person

1. was found to have caused an investment-related business to lose its authorization to do business; or

None/No One

2. was found to have been involved in a violation of an investment-related statute or regulation and was the subject of an order by the agency or authority

(a) denying, suspending, or revoking the authorization of your firm or a management person to act in an investment-related business;

None/No One

(b) barring or suspending your firm's or a management person's association with an investment-related business;

None/No One

(c) otherwise significantly limiting your firm's or a management person's investment-related activities; or

None/No One

(d) imposing a civil money penalty of more than \$2,500 on your firm or a management person.

None/No One

C. A self-regulatory organization (SRO) proceeding in which your firm or a management person

1. was found to have caused an investment-related business to lose its authorization to do business; or

None/No One

2. was found to have been involved in a violation of the SRO's rules and was: (i) barred or suspended from membership or from association with other members, or was expelled from membership;

(ii) otherwise significantly limited from investment-related activities; or (iii) fined more than \$2,500.

None/No One

Other Financial Industry Activities and Affiliations

Form ADV Part 2A, Item 10

A. If you or any of your management persons are registered, or have an application pending to register, as a broker-dealer or a registered representative of a broker-dealer, disclose this fact.

Fountainhead Financial, LLC and any of its employees are not registered or have any application pending to be registered as a broker dealer or registered representative.

B. If you or any of your management persons are registered, or have an application pending to register, as a futures commission merchant, commodity pool operator, a commodity trading advisor, or an associated person of the foregoing entities, disclose this fact.

Fountainhead Financial, LLC and any of its employees are not registered or have applied for registration with any commodity firm or commodity operator.

C. Describe any relationship or arrangement that is material to your advisory business or to your clients that you or any of your management persons have with any related person listed below. Identify the related person and if the relationship or arrangement creates a material conflict of interest with clients, describe the nature of the conflict and how you address it.

1. broker-dealer, municipal securities dealer, or government securities dealer or broker
2. investment company or other pooled investment vehicle (including a mutual fund, closed-end investment company, unit investment trust, private investment company or "hedge fund," and offshore fund)
3. other investment adviser or financial planner
4. futures commission merchant, commodity pool operator, or commodity trading advisor
5. banking or thrift institution
6. accountant or accounting firm
7. lawyer or law firm
8. insurance company or agency
9. pension consultant
10. real estate broker or dealer
11. sponsor or syndicator of limited partnerships.

Fountainhead Financial, LLC maintains a relationship with GCR Financial Services, LLC whereby GCR prepares personal income tax returns for quarterly clients which is included as a service with the quarterly financial supervisory fee. Fountainhead Financial, LLC pays GCR Financial Services, LLC directly for this service. Clients are free to use their own tax preparer at their own expense. There will be no offset or credit offered for using another tax preparer.

Fountainhead Financial, LLC does not have any relationship or arrangements with any other firms.

D. If you recommend or select other investment advisers for your clients and you receive compensation directly or indirectly from those advisers that creates a material conflict of interest, or if you have other business relationships with those advisers that create a material conflict of interest, describe these practices and discuss the material conflicts of interest these practices create and how you address them.

Fountainhead Financial, LLC maintains no relationship with any other investment advisors.

Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Form ADV Part 2A, Item 11

A. If you are an SEC-registered adviser, briefly describe your code of ethics adopted pursuant to SEC rule 204A-1 or similar state rules. Explain that you will provide a copy of your code of ethics to any client or prospective client upon request.

All employees, independent contractors, interns and principals of Fountainhead Financial, LLC shall at all times be in compliance with Federal Law as outlined in the compliance manual.

I. General Ethical Principles:

- 1. The interests of clients are always to be the primary motivation.**
- 2. All personal transaction shall be conducted to avoid any conflict of interest with clients and if a conflict arises than the interest of the client most be paramount.**
- 3. Under no circumstance shall any associated person with Fountainhead Financial, LLC take inappropriate advantage of knowledge acquired through the firm.**
- 4. All Client Information is Confidential.**
- 5. All investment decisions shall be driven by the client's situation and needs on an independent basis.**
- 6. All affiliates of Fountainhead Financial, LLC have a duty of care, loyalty, honesty and good faith to act in the best interests of Fountainhead Financial, LLC's clients.**
- 7. As we are a small firm our reputation is our most valuable asset and any deviation from these principals or the CFP Code of Ethics is grounds for immediate dismissal.**

Fountainhead Financial, LLC's code of ethics is available to anyone upon request.

B. If you or a related person recommends to clients, or buys or sells for client accounts, securities in which you or a related person has a material financial interest, describe your practice and discuss the conflicts of interest it presents. Describe generally how you address conflicts that arise.

Fountainhead Financial, LLC or any of its related people do not have material financial interests in any client recommendations.

C. If you or a related person invests in the same securities (or related securities, e.g., warrants, options or futures) that you or a related person recommends to clients, describe your practice and discuss the conflicts of interest this presents and generally how you address the conflicts that arise in connection with personal trading. It is possible that the Associated persons of the Applicant may, from time to time, suggest investments (i.e., mutual funds, stocks, bonds, etc.) which they themselves may already own or contemplate purchasing. All client purchases or sales of securities shall have priority over orders of any Associated individual(s) of Applicant.

Written approval by a compliance manager or Chief Compliance Officer is required before any trade over \$2,500 is executed. The compliance person will ascertain whether or not any client trades are pending or contemplated before the Fountainhead Financial member is cleared to trade.

D. If you or a related person recommends securities to clients, or buys or sells securities for client accounts, at or about the same time that you or a related person buys or sells the same securities for your own (or the related person's own) account, describe your practice and discuss the conflicts of interest it presents. Describe generally how you address conflicts that arise.

Note: The description required by Item 11.A may include information responsive to Item 11.B, C or D. If so, it is not necessary to make repeated disclosures of the same information. You do not have to provide disclosure in response to Item 11.B, 11.C, or 11.D with respect to securities that are not "reportable securities" under SEC rule 204A-1(e)(10) and similar state rules.

All Fountainhead Financial, LLC Associated persons must follow the preapproval process in C above to place a trade. As such they will always be forced to execute after all client trades have occurred.

Brokerage Practices

Form ADV Part 2A, Item 12

A. Describe the factors that you consider in selecting or recommending broker-dealers for client transactions and determining the reasonableness of their compensation (e.g., commissions).

1. Research and Other Soft Dollar Benefits. If you receive research or other products or services other than execution from a broker-dealer or a third party in connection with client securities transactions ("soft dollar benefits"), disclose your practices and discuss the conflicts of interest they create.

Note: Your disclosure and discussion must include all soft dollar benefits you receive, including, in the case of research, both proprietary research (created or developed by the broker-dealer) and research created or developed by a third party.

Implementation of the Fountainhead Financial, LLC's recommendations is entirely at the client's discretion and clients may purchase financial products from any outside source.

Fountainhead Financial, LLC refers clients to Charles Schwab Institutional Services where the Applicant has an institutional relationship. Applicant does not receive any compensation from Charles Schwab, but does receive access to Schwab's institutional trading and operations services, which are typically not available to Schwab Retail Customers. These services generally are available to independent investment advisors at no charge to them so long as a total of at least \$25 million of the advisor's client's account assets are maintained at Schwab Institutional. Schwab Institutional's services include research, brokerage, custody, access to mutual funds and other investments that are otherwise available only to institutional investors or would require a significantly higher minimum initial investment.

Schwab Institutional also makes available to Fountainhead Financial, LLC other products that benefit Fountainhead Financial, LLC in managing client accounts, but may not directly benefit client accounts. These services assist Fountainhead Financial, LLC in managing and administering client accounts. These include software and other technology that provide access to client account data, facilitate trade execution, provide research, pricing information and other market data, facilitate payment of Fountainhead Financial, LLC fees from its clients' accounts, assist with back office support, recording keeping and client reporting.

Schwab Institutional may also provide Fountainhead Financial, LLC with other services intended to help Fountainhead Financial, LLC manage and further develop its business enterprise. These services may include consulting, publications and presentations on practice management, information technology, business succession, regulatory compliance and marketing. In addition, Schwab may make available, arrange and/or pay for these types of services to Fountainhead Financial, LLC by independent third-parties. Schwab Institutional may discount or waive fees it would otherwise charge for some of these services or pay all or a part of the fees of a third-party providing these services to Fountainhead Financial, LLC.

The availability to Fountainhead Financial, LLC of the foregoing products and services is not contingent upon Fountainhead Financial, LLC committing to Schwab Institutional any specific amount of business.

a. Explain that when you use client brokerage commissions (or markups or markdowns) to obtain research or other products or services, you receive a benefit because you do not have to produce or pay for the research, products or services.

Fountainhead Financial, LLC does not benefit in any way from client brokerage commissions or the direction of commissions.

b. Disclose that you may have an incentive to select or recommend a broker-dealer based on your interest in receiving the research or other products or services, rather than on your clients' interest in receiving most favorable execution.

As referenced above Fountainhead Financial, LLC does benefit from having greater than \$25million in client assets in custody at Charles Schwab.

c. If you may cause clients to pay commissions (or markups or markdowns) higher than those charged by other broker-dealers in return for soft dollar benefits (known as paying-up), disclose this fact.

Fountainhead Financial, LLC does not cause clients to pay higher commissions (markups or markdowns) due to broker dealer selection.

d. Disclose whether you use soft dollar benefits to service all of your clients' accounts or only those that paid for the benefits. Disclose whether you seek to allocate soft dollar benefits to client accounts proportionately to the soft dollar credits the accounts generate.

Fountainhead Financial, LLC does not receive or utilize soft dollars.

e. Describe the types of products and services you or any of your related persons acquired with client brokerage commissions (or markups or markdowns) within your last fiscal year.

Fountainhead Financial, LLC has not received any products or services save what is detailed in A.1 on page 12.

f. Explain the procedures you used during your last fiscal year to direct client transactions to a particular broker-dealer in return for soft dollar benefits you received.

Fountainhead Financial, LLC does not direct client transactions to particular broker dealers.

2. Brokerage for Client Referrals. If you consider, in selecting or recommending broker-dealers, whether you or a related person receives client referrals from a broker-dealer or third party, disclose this practice and discuss the conflicts of interest it creates.

a. Disclose that you may have an incentive to select or recommend a broker-dealer based on your interest in receiving client referrals, rather than on your clients' interest in receiving most favorable execution.

Fountainhead Financial, LLC receives no referrals from any broker-dealers or securities firms.

b. Explain the procedures you used during your last fiscal year to direct client transactions to a particular broker-dealer in return for client referrals.

Fountainhead Financial, LLC receives no referrals from any broker-dealers or securities firms.

3. Directed Brokerage.

a. If you routinely recommend, request or require that a client direct you to execute transactions through a specified broker-dealer, describe your practice or policy. Explain that not all advisers require their clients to direct brokerage. If you and the broker-dealer are affiliates or have another economic relationship that creates a material conflict of interest, describe the relationship and discuss the conflicts of interest it presents. Explain that by directing brokerage you may be unable to achieve most favorable execution of client transactions, and that this practice may cost clients more money.

Fountainhead Financial, LLC does not utilize directed brokerage relationships.

b. If you permit a client to direct brokerage, describe your practice. If applicable, explain that you may be unable to achieve most favorable execution of client transactions. Explain that directing brokerage may cost clients more money. For example, in a directed brokerage account, the client may pay higher brokerage commissions because you may not be able to aggregate orders to reduce transaction costs, or the client may receive less favorable prices.

Fountainhead Financial, LLC allows clients to direct brokerage through Charles Schwab. However, no clients at the present time have requested to utilize a directed brokerage relationship.

B. Discuss whether and under what conditions you aggregate the purchase or sale of securities for various client accounts. If you do not aggregate orders when you have the opportunity to do so, explain your practice and describe the costs to clients of not aggregating.

Fountainhead Financial, LLC can aggregate trades and will do so if it is beneficial to clients. However, because Fountainhead Financial, LLC does not take discretion of client assets it is very difficult to aggregate trades as individual approval must be obtained from each client. Further, the trading costs at Schwab are less than \$20 per trade therefore, any commission savings is nominal. Therefore, market conditions and timeliness of trades are the primary factors which generally preclude utilizing aggregate orders.

Review of Accounts

Form ADV Part 2A, Item 13

A. Indicate whether you periodically review client accounts or financial plans. If you do, describe the frequency and nature of the review, and the titles of the supervised persons who conduct the review.

Fountainhead Financial, LLC provides written or oral reviews on all supervisory client accounts on a quarterly basis. Dominick J. Vetrano and Kevin Wozniak are always involved in each review. All hourly based client portfolios receive a written reviewed periodically, but no less than annually, per their specific agreement, by both Dominick J. Vetrano and Kevin Wozniak.

B. If you review client accounts on other than a periodic basis, describe the factors that trigger a review.

Client accounts are reviewed at any time they are requested by the client. Further, significant changes to clients' specific positions or during market events always generate a review as soon as practical.

C. Describe the content and indicate the frequency of regular reports you provide to clients regarding their accounts. State whether these reports are written.

Written and oral reviews are generated quarterly for each supervisory client. All hourly based clients receive a written review periodically, but no less than annually, per their specific agreement.

Client Referrals and Other Compensation

Form ADV Part 2A, Item 14

A. If someone who is not a client provides an economic benefit to you for providing investment advice or other advisory services to your clients, generally describe the arrangement, explain the conflicts of interest, and describe how you address the conflicts of interest. For purposes of this Item, economic benefits include any sales awards or other prizes.

Fountainhead Financial, LLC receives no economic benefits for providing investment advice or other advisory service to our clients from anyone other than the client who receives the service.

B. If you or a related person directly or indirectly compensates any person who is not your supervised person for client referrals, describe the arrangement and the compensation.

Fountainhead Financial, LLC does not compensate in any form any person or entity for referrals.

Custody

Form ADV Part 2A, Item 15

Fountainhead Financial, LLC does not take custody of client funds or assets. Clients maintain their assets with the Qualified Custodian of their choosing.

Example, most of our clients hold their assets with Charles Schwab.

Each Qualified Custodian will send monthly and at least quarterly account statements. Clients should carefully review these statements as they will detail all transactions in their accounts.

Fountainhead Financial, LLC will provide quarterly statements for supervisory clients and periodic statements for hourly clients. The goal of these statements is to present a concise complete overview of the clients financial situation and track the performance of all relevant assets.

The Fountainhead Financial, LLC statements should always be compared to the Qualified Custodian (*Charles Schwab*) statements to ensure that everything is being accounted for accurately by both Fountainhead Financial, LLC and the Qualified Custodian.

Investment Discretion

Form ADV Part 2A, Item 16

Fountainhead Financial, LLC never accepts discretion over any clients accounts. All trades must be authorized by the client in advance.

Voting Client Securities

Form ADV Part 2A, Item 17

A. If you have, or will accept, authority to vote client securities, briefly describe your voting policies and procedures, including those adopted pursuant to SEC rule 206(4)-6. Describe whether (and, if so, how) your clients can direct your vote in a particular solicitation. Describe how you address conflicts of interest between you and your clients with respect to voting their securities. Describe how clients may obtain information from you about how you voted their securities. Explain to clients that they may obtain a copy of your proxy voting policies and procedures upon request.

Fountainhead Financial, LLC never accepts authority to vote client securities.

B. If you do not have authority to vote client securities, disclose this fact. Explain whether clients will receive their proxies or other solicitations directly from their custodian or a transfer agent or from you, and discuss whether (and, if so, how) clients can contact you with questions about a particular solicitation.

Fountainhead Financial, LLC never accepts authority to vote client securities.

Clients will receive all proxies and other solicitations directly from their custodian and transfer agent. Clients are encouraged to call Fountainhead Financial, LLC. directly with any questions regarding the voting of their securities.

Financial Information

Form ADV Part 2A, Item 18

A. If you require or solicit prepayment of more than \$1,200 in fees per client, six months or more in advance, include a balance sheet for your most recent fiscal year.

1. The balance sheet must be prepared in accordance with generally accepted accounting principles, audited by an independent public accountant, and accompanied by a note stating the principles used to prepare it, the basis of securities included, and any other explanations required for clarity.

Fountainhead Financial, LLC does not solicit prepayment of more than \$1,200 in fees per client six months or more in advance.

2. Show parenthetically the market or fair value of securities included at cost.
This is not applicable.

3. Qualifications of the independent public accountant and any accompanying independent public accountant's report must conform to Article 2 of SEC Regulation S-X.
This is not applicable.

B. If you have discretionary authority or custody of client funds or securities, or you require or solicit prepayment of more than \$1,200 in fees per client, six months or more in advance, disclose any financial condition that is reasonably likely to impair your ability to meet contractual commitments to clients.

Fountainhead Financial, LLD does not have discretionary authority or custody of client funds or solicit prepayment of more than \$1,200 in fees per client six months or more in advance. Therefore, this is not applicable.

C. If you have been the subject of a bankruptcy petition at any time during the past ten years, disclose this fact, the date the petition was first brought, and the current status.

If you are registering or are registered with one or more state securities authorities, you must respond to the following additional item.

Fountainhead Financial, LLC and its affiliates have not ever been subject to a bankruptcy petition.

Additional Information



FOUNTAINHEAD FINANCIAL, LLC

Dominick J. Vetrano

Fountainhead Financial, LLC

500 North Michigan Ave

Suite 2000

Chicago, IL 60611

12/31/2011

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Dominick J. Vetrano that supplements the Fountainhead Financial, LLC brochure. You should have received a copy of that brochure. Please contact Ellen McDonough at 312-222-9840 if you did not receive Fountainhead Financial, LLCs brochure or if you have any questions about the contents of this supplement.

Additional information about Dominick J. Vetrano is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Disclose the supervised person's name, age (or year of birth), formal education after high school, and business background (including an identification of the specific positions held) for the preceding five years. If the supervised person has no high school education, no formal education after high school, or no business background, disclose this fact. You may list any professional designations held by the supervised person, but if you do so, you must provide a sufficient explanation of the minimum qualifications required for each designation to allow clients to understand the value of the designation.

Name **Dominick J. Vetrano**

Year of Birth: 1966

Formal Education after High School:

- University of Wisconsin-Madison, Bachelor of Business Administration, Finance & History, 1988

Business Background for the Previous Five Years:

- Fountainhead Financial, LLC, President, 09/2003 . Present
- Clune & Associates . Principal & Chief Compliance Officer . 09/1996 to 09/2009
- Chauner Securities, Inc. - Principal/Registered Representative . 11/1996 . 9/2009.
- Barclay Group Securities . President . 10/1994- 8/1996
- Barclay Group Vice President . 10/2002 . 9/2006
- American Express Financial Advisors . Financial Planner . 3/1990 . 10/1992
- O'Connor & Associates . Trading Assistant . 1/1989 . 11/1989

Certifications:

- **Certified Financial Planner (CFP)** . Earned 1992. (Six Exams and two years of experience.)
The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States. To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

Education . Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

Examination . Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;

Experience . Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and

Ethics . Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics

requirements in order to maintain the right to continue to use the CFP® marks:

Continuing Education . Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and

Ethics . Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

- **Chartered Life Underwriter (CLU)** . Earned 1995

For 85 years the CLU® has been the respected risk management credential for advisors. Designees have completed eight or more college-level courses representing an average study time of 400 hours. Topics for required courses include insurance and financial planning, life insurance law, estate planning, and planning for business owners and professionals. Elective courses include such advanced topics as income taxes, group benefits, retirement planning, and health insurance. CLU® designees must meet experience and continuing education requirements and must adhere to a high ethical standard. The mark is awarded by The American College, a non-profit educator with the top level of academic accreditation.

- **Chartered Financial Consultant (ChFC/CFC)** . Earned 1996

The ChFC® designation has been a mark of excellence for almost thirty years and currently requires nine college-level courses, the most of any financial planning credential. Average study time to earn the ChFC® exceeds 450 hours. Required courses cover extensive education and application training in financial planning, income taxation, investments, and estate and retirement planning. Additional electives are chosen from such topics as macroeconomics, financial decisions for retirement, and executive compensation. ChFC® designees must meet experience requirements and adhere to continuing education and ethical standards. The credential is awarded by The American College, a non-profit educator with an 85-year heritage and the highest level of academic accreditation.

- **Registered Health Underwriter (RHU)** . Earned 1998

The RHU® designee has completed two required and one elective college-level course covering such topics as group benefits, individual health insurance, and managed care. Total average student study time exceeds 150 hours. The credential is offered by The American College, a non-profit educator with an 85-year heritage and the highest level of academic accreditation. RHU® designees must meet experience, ethics and continuing education requirements.

Chartered Financial Analyst (CFA) – Earned 1998

The Chartered Financial Analyst (CFA) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute – the largest global association of investment professionals.

There are currently more than 90,000 CFA charterholders working in 134 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

High Ethical Standards

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charterholders to:

- ~ Place their clients' interests ahead of their own
- ~ Maintain independence and objectivity
- ~ Act with integrity
- ~ Maintain and improve their professional competence
- ~ Disclose conflicts of interest and legal matters

Global Recognition

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA charterholders—often making the charter a prerequisite for employment.

Additionally, regulatory bodies in 22 countries and territories recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

Comprehensive and Current Knowledge

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

To learn more about the CFA charter, visit www.cfainstitute.org.

- Licensed Life, Accident and Health Producer in the States of Illinois and New York.

Mr. Vetrano is also an active member of the Financial Planning Association (*FPA*) and the Investment Analysts Society of Chicago (*IASC*).

Disciplinary Information

Form ADV Part 2B, Item 3

If there are legal or disciplinary events material to a client's or prospective client's evaluation of the supervised person, disclose all material facts regarding those events.

- A. A criminal or civil action in a domestic, foreign or military court of competent jurisdiction in which the supervised person
1. was convicted of, or pled guilty or nolo contendere ("no contest") to (a) any felony; (b) a misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or (c) a conspiracy to commit any of these offenses;
 2. is the named subject of a pending criminal proceeding that involves an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses;
 3. was found to have been involved in a violation of an investment-related statute or regulation; or
 4. was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, the supervised person from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Dominick J. Vetrano has not been involved in any civil action.

- B. An administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority in which the supervised person
1. was found to have caused an investment-related business to lose its authorization to do business; or
 2. was found to have been involved in a violation of an investment-related statute or regulation and was the subject of an order by the agency or authority
 - (a) denying, suspending, or revoking the authorization of the supervised person to act in an investment-related business;
 - (b) barring or suspending the supervised person's association with an investment-related business;
 - (c) otherwise significantly limiting the supervised person's investment-related activities; or
 - (d) imposing a civil money penalty of more than \$2,500 on the supervised person.

Dominick J. Vetrano has not been involved in any administrative proceeding listed above.

- C. A self-regulatory organization (SRO) proceeding in which the supervised person
1. was found to have caused an investment-related business to lose its authorization to do business; or
 2. was found to have been involved in a violation of the SRO's rules and was: (i) barred or suspended from membership or from association with other members, or was expelled from membership; (ii) otherwise significantly limited from investment-related activities; or (iii) fined more than \$2,500.

Dominick J. Vetrano has not been involved in any proceeding listed above.

D. Any other proceeding in which a professional attainment, designation, or license of the supervised person was revoked or suspended because of a violation of rules relating to professional conduct. If the supervised person resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding (and the adviser knows, or should have known, of such resignation or relinquishment), disclose the event.

Dominick J. Vetrano has not been involved in any proceeding listed above or resigned under the circumstance listed above.

Other Business Activities

Form ADV Part 2B, Item 4

A. If the supervised person is actively engaged in any investment-related business or occupation, including if the supervised person is registered, or has an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant ("FCM"), commodity pool operator ("CPO"), commodity trading advisor ("CTA"), or an associated person of an FCM, CPO, or CTA, disclose this fact and describe the business relationship, if any, between the advisory business and the other business.

- If a relationship between the advisory business and the supervised person's other financial industry activities creates a material conflict of interest with clients, describe the nature of the conflict and generally how you address it.
- If the supervised person receives commissions, bonuses or other compensation based on the sale of securities or other investment products, including as a broker-dealer or registered representative, and including distribution or service ("trail") fees from the sale of mutual funds, disclose this fact. If this compensation is not cash, explain what type of compensation the supervised person receives. Explain that this practice gives the supervised person an incentive to recommend investment products based on the compensation received, rather than on the client's needs.

Dominick J. Vetrano is not actively engaged or has an application pending with any of the organizations or entity listed above.

Dominick J. Vetrano as a licensed insurance agent can receive standard commissions on any insurance placed with him as listed agent. This commission will be disclosed upon client request. Mr. Vetrano is an independent broker and presently licensed with UnumProvident Life, Genworth, Prudential, ING Life, Lincoln National, Blue Cross Blue Shield of Illinois, Humana, John Hancock, Crump and West Coast Life.

B. If the supervised person is actively engaged in any business or occupation for compensation not discussed in response to Item 4.A, above, and the other business activity or activities provide a substantial source of the supervised person's income or involve a substantial amount of the supervised person's time, disclose this fact and describe the nature of that business. If the other business activities represent less than 10 percent of the supervised person's time and income, you may presume that they are not substantial.

Dominick J. Vetrano is only engaged in Fountainhead Financial, LLC and as an active insurance agent. He has no other business involvement.

Additional Compensation

Form ADV Part 2B, Item 5

If someone who is not a client provides an economic benefit to the supervised person for providing advisory services, generally describe the arrangement. For purposes of this Item, economic benefits include sales awards and other prizes, but do not include the supervised person's regular salary. Any bonus that is based, at least in part, on the number or amount of sales, client referrals, or new accounts should be considered an economic benefit, but other regular bonuses should not.

Dominick J. Vetrano only receives economic benefits from Fountainhead Financial, LLC and his activities as an insurance agent.

Supervision

Form ADV Part 2B, Item 6

Explain how you supervise the supervised person, including how you monitor the advice the supervised person provides to clients. Provide the name, title and telephone number of the person responsible for supervising the supervised person's advisory activities on behalf of your firm.

Dominick J. Vetrano is supervised for compliance activities in regard to trading of personal securities by Ellen C. McDonough, Compliance Officer and office manager (312) 222-9840. She monitors his trades, personal accounts and SEC compliance.



FOUNTAINHEAD FINANCIAL, LLC

Kevin E. Wozniak

Fountainhead Financial, LLC
500 North Michigan Ave
Suite 2000
Chicago, IL 60611

12/31/2011

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Dominick J. Vetrano that supplements the Fountainhead Financial, LLC brochure. You should have received a copy of that brochure. Please contact Ellen McDonough at 312-222-9840 if you did not receive Fountainhead Financial, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Dominick J. Vetrano is available on the SEC's website at www.adviserinfo.sec.gov.¹

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Disclose the supervised person's name, age (or year of birth), formal education after high school, and business background (including an identification of the specific positions held) for the preceding five years. If the supervised person has no high school education, no formal education after high school, or no business background, disclose this fact. You may list any professional designations held by the supervised person, but if you do so, you must provide a sufficient explanation of the minimum qualifications required for each designation to allow clients to understand the value of the designation.

Name **Kevin E. Wozniak**

Year of Birth: 1984

Formal Education after High School:

- DePaul University-Chicago, Bachelor of Business Administration - Finance, 2006

Business Background for the Previous Five Years:

- Fountainhead Financial LLC, Financial Planner & Operations Manager, 11/2009 . Present
- Clune & Associates . Operations Manager & Financial Planner . 03/2006 to 11/2009

Certifications:

- Certified Financial Planner (CFP) . Earned 2/2010. (Six Exams and two years of experience.) The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States. To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

Education . Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board® studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board® financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

Examination . Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;

Experience . Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and

Ethics . Agree to be bound by CFP Board® *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals. Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

Continuing Education . Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning

field; and

Ethics . Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Disciplinary Information

Form ADV Part 2B, Item 3

If there are legal or disciplinary events material to a client's or prospective client's evaluation of the supervised person, disclose all material facts regarding those events.

- A. A criminal or civil action in a domestic, foreign or military court of competent jurisdiction in which the supervised person
1. was convicted of, or pled guilty or nolo contendere ("no contest") to (a) any felony; (b) a misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or (c) a conspiracy to commit any of these offenses;
 2. is the named subject of a pending criminal proceeding that involves an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses;
 3. was found to have been involved in a violation of an investment-related statute or regulation; or
 4. was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, the supervised person from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Kevin E. Wozniak has not been involved in any civil action.

- B. An administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority in which the supervised person
1. was found to have caused an investment-related business to lose its authorization to do business; or
 2. was found to have been involved in a violation of an investment-related statute or regulation and was the subject of an order by the agency or authority
- (a) denying, suspending, or revoking the authorization of the supervised person to act in an investment-related business;
- (b) barring or suspending the supervised person's association with an investment-related business;
- (c) otherwise significantly limiting the supervised person's investment-related activities; or
- (d) imposing a civil money penalty of more than \$2,500 on the supervised person.

Kevin E. Wozniak has not been involved in any administrative proceeding listed above.

- C. A self-regulatory organization (SRO) proceeding in which the supervised person
1. was found to have caused an investment-related business to lose its authorization to do business; or
 2. was found to have been involved in a violation of the SRO's rules and was: (i) barred or suspended from membership or from association with other members, or was expelled from membership; (ii) otherwise significantly limited from investment-related activities; or (iii) fined more than \$2,500.

Kevin E. Wozniak has not been involved in any proceeding listed above.

- D. Any other proceeding in which a professional attainment, designation, or license of the supervised person

was revoked or suspended because of a violation of rules relating to professional conduct. If the supervised person resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding (and the adviser knows, or should have known, of such resignation or relinquishment), disclose the event.

Kevin E. Wozniak has not been involved in any proceeding listed above or resigned under the circumstance listed above.

Other Business Activities

Form ADV Part 2B, Item 4

A. If the supervised person is actively engaged in any investment-related business or occupation, including if the supervised person is registered, or has an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant ("FCM"), commodity pool operator ("CPO"), commodity trading advisor ("CTA"), or an associated person of an FCM, CPO, or CTA, disclose this fact and describe the business relationship, if any, between the advisory business and the other business.

- If a relationship between the advisory business and the supervised person's other financial industry activities creates a material conflict of interest with clients, describe the nature of the conflict and generally how you address it.
- If the supervised person receives commissions, bonuses or other compensation based on the sale of securities or other investment products, including as a broker-dealer or registered representative, and including distribution or service ("trail") fees from the sale of mutual funds, disclose this fact. If this compensation is not cash, explain what type of compensation the supervised person receives. Explain that this practice gives the supervised person an incentive to recommend investment products based on the compensation received, rather than on the client's needs.

Kevin E. Wozniak is not actively engaged or has an application pending with any of the organizations or entity listed above.

B. If the supervised person is actively engaged in any business or occupation for compensation not discussed in response to Item 4.A, above, and the other business activity or activities provide a substantial source of the supervised person's income or involve a substantial amount of the supervised person's time, disclose this fact and describe the nature of that business. If the other business activities represent less than 10 percent of the supervised person's time and income, you may presume that they are not substantial.

Kevin E. Wozniak is only engaged in Fountainhead Financial, LLC. He has no other business involvement.

Additional Compensation

Form ADV Part 2B, Item 5

If someone who is not a client provides an economic benefit to the supervised person for providing advisory services, generally describe the arrangement. For purposes of this Item, economic benefits include sales awards and other prizes, but do not include the supervised person's regular salary. Any bonus that is based, at least in part, on the number or amount of sales, client referrals, or new accounts should be considered an economic benefit, but other regular bonuses should not.

Kevin E. Wozniak only receives economic benefits from Fountainhead Financial, LLC.

Supervision

Form ADV Part 2B, Item 6

Explain how you supervise the supervised person, including how you monitor the advice the supervised person provides to clients. Provide the name, title and telephone number of the person responsible for supervising the supervised person's advisory activities on behalf of your firm.

Kevin E. Wozniak is supervised for compliance activities by Dominick J. Vetrano, Chief Compliance Officer (312) 222-9840. Mr. Vetrano monitors Mr. Wozniak's trades, personal accounts, client communications and financial planning & asset supervisory work.