

Financial Management Services of America LLC.

Doing Business As “FMSA”

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03.15.11

This Brochure provides information about the qualifications and business practices of FMSA. If you have any questions about the contents of this Brochure, please contact us at 337.984.7744 and / or scott@myfmsa.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.

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

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

On July 28, 2010, the United State Securities and Exchange Commission published "Amendments to Form ADV" which amends the disclosure document that we provide to clients as required by SEC Rules. This Brochure dated 03.15.2011 is a new document prepared according to the SEC's new requirements and rules. As such, this Document is materially different in structure and requires certain new information that our previous brochure did not require.

In the future, this Item will discuss only specific material changes that are made to the Brochure and provide clients with a summary of such changes. We will also reference the date of our last annual update of our brochure.

In the past we have offered or delivered information about our qualifications and business practices to clients on at least an annual basis. Pursuant to new SEC Rules, we will ensure that you receive a summary of any materials changes to this and subsequent Brochures within 120 days of the close of our business' fiscal year. We may further provide other ongoing disclosure information about material changes as necessary.

We will further provide you with a new Brochure as necessary based on changes or new information, at any time, without charge.

Currently, our Brochure may be requested by contacting V.Scott Sonnier, CCO at 337.984.7744 or scott@myfmsa.com. Our Brochure is also available on our web site www.myfmsa.com also free of charge.

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

Item 1 – Cover Page	
Item 2 – Material Changes.....	
Item 3 -Table of Contents	
Item 4 – Advisory Business.....	
Item 5 – Fees and Compensation	
Item 6 – Performance-Based Fees and Side-By-Side Management.....	
Item 7 – Types of Clients.....	
Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss	
Item 9 – Disciplinary Information	
Item 10 – Other Financial Industry Activities and Affiliations.....	
Item 11 – Code of Ethics.....	
Item 12 – Brokerage Practices	
Item 13 – Review of Accounts	
Item 14 – Client Referrals and Other Compensation.....	
Item 15 – Custody	
Item 16 – Investment Discretion.....	
Item 17 – Voting Client Securities.....	
Item 18 – Financial Information.....	

Item 4

FMSA, is wholly owned and operated by V. Scott Sonnier. FMSA provides comprehensive fundamental investment advise to clients with particular attention to individual client objectives by managing funds on a discretionary basis for the following securities: bank certificates of deposit, debt issued by corporations, municipalities, the U.S. government and its agencies, commercial paper, investment company securities, equities, indices, mutual funds, annuities, real estate, options and warrants. Other types of securities may be added to fulfill a particular clients' need.

Comprehensive fundamental investment advise and planning is when the clients entire financial picture is taken into account, points of concern are but not limited to; risk tolerance, time horizon, current account balances, investment experience with each asset class, desire to invest in public and /or private securities, tax situation, retirement lifestyle, business interest, money the client may inherit, real estate interest, etc.

Item 5

Fees are billed quarterly in arrears as per fee schedule below:

Assets	Annualized		Quarterly
\$1.00 to \$99,999.00	2.5000%	or	0.6250%
\$100,000.00 to \$249,999.00	1.9800%	or	0.4950%
\$250,000.00 to \$749,999.00	1.5000%	or	0.3750%
\$750,000.00 to \$999,999.00	1.2500%	or	0.3125%
\$1,000,000.00 and over	1.0000%	or	0.2500%

The specific manner in which fees are charged by FMSA is established in a client's written agreement with FMSA. FMSA will generally bill its fees in arrears on a quarterly basis. Clients may also elect to be billed directly for fees or to authorize FMSA to directly debit fees from client accounts. Management fees shall be prorated for each capital contribution and withdrawal made during the applicable calendar quarter (with the exception of de minimis contributions and withdrawals). Accounts initiated or terminated during a calendar quarter will be charged a prorated fee. Upon 30 day notice of termination of any account, any prepaid, unearned fees will be promptly refunded, and any earned, unpaid fees will be due and payable.

FMSA's fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which shall be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, third party investment and other third parties such as fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to FMSA's fee, and FMSA shall not receive any portion of these commissions, fees, and costs.

FMSA can also bill at up to \$175 per hour to design Financial Plans and Review of accounts not custody with us

Item 6

FMSA does not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client).

Item 7

FMSA provides portfolio management services to individuals, high net worth individuals, corporate pension and profit-sharing plans, municipalities, and trust programs

Item 8

FMSA primarily takes a fundamental approach to investing. That is we research the companies' inter-workings with little regard to how the stock market is trending daily. Meaning we do not try to time the market.

Information we use would include but not limited to, company books, Profit and Loss Statements, SEC filings, Quarterly Reports, Annual Reports, research reports from third parties, etc.

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

Item 9

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

Item 10

FMSA is actively engaged in the financial planning business as well as acting as an insurance agency other than giving investment advice.

Item 11

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

FMSA anticipates that, in appropriate circumstances, consistent with clients' investment objectives, it will cause accounts over which FMSA has management authority to effect, and will recommend to investment advisory clients or prospective clients, the purchase or sale of securities in which FMSA, its affiliates and/or clients, directly or indirectly, have a position of interest. FMSA's employees and persons associated with FMSA are required to follow FMSA's Code of Ethics. Subject to satisfying this policy and applicable laws, officers, directors and employees of FMSA and its affiliates may trade for their own accounts in securities which are recommended to and/or purchased for FMSA's clients. The Code of Ethics is designed to assure that the personal securities transactions, activities and interests of the employees of FMSA will not interfere with (i) making decisions in the best interest of advisory clients and (ii) implementing such decisions while, at the same time, allowing employees to invest for their own accounts. Under the Code certain classes of securities have been designated as exempt transactions, based upon a determination that these would materially not interfere with the best interest of FMSA's clients. In addition, the Code requires pre-clearance of many transactions, and restricts trading in close proximity to client trading activity. Nonetheless, because the Code of Ethics in some circumstances would permit employees to invest in the same securities as clients, there is a possibility that employees might benefit from market activity by a client in a security held by an employee. Employee trading is continually monitored under the Code of Ethics, and to reasonably prevent conflicts of interest between FMSA and its clients.

Certain affiliated accounts may trade in the same securities with client accounts on an aggregated basis when consistent with FMSA's obligation of best execution. In such circumstances, the affiliated and client accounts will share commission costs equally and receive securities at a total average price. FMSA will retain records of the trade order (specifying each participating account) and its allocation, which will be completed prior to the entry of the aggregated order. Completed orders will be allocated as specified in the initial trade order. Partially filled orders will be allocated on a pro rata basis. Any exceptions will be explained on the Order.

FMSA's clients or prospective clients may request a copy of the firm's Code of Ethics by contacting V. Scott Sonnier.

It is FMSA's policy that the firm will not affect any principal or agency cross securities transactions for client accounts. FMSA will also not cross trades between client accounts. Principal transactions are generally defined as transactions where an adviser, acting as principal for its own account or the account of an affiliated broker-dealer, buys from or sells any security to any advisory client. A principal transaction may also be deemed to have occurred if a security is crossed between an affiliated hedge fund and another client account. An agency cross transaction is defined as a transaction where a person acts as an investment adviser in relation to a transaction in which the investment adviser, or any person controlled by or under common control with the investment adviser, acts as broker for both the advisory client and for another person on the

other side of the transaction. Agency cross transactions may arise where an adviser is dually registered as a broker-dealer or has an affiliated broker-dealer.

Item 12

FMSA will review and work with Broker/Dealers that can show and demonstrate their fee schedules clearly. As well as be able to execute trades both effectively and efficiently. Broker/ dealers also need to be able to provide research capabilities and cost reporting tools as to help us, FMSA, stay compliant with the rules and regulations. FMSA also evaluates Broker/dealer statements for their client friendly format, timely deliver, accurate reporting, and optional delivery methods. FMSA does not receive any soft dollar benefits.

Item 13

Client Accounts are reviewed daily. Investment Advisor's general has about 100 accounts that they work with and review daily. Client are given transaction reports monthly. Brokerage statements are sent out quarterly And Performance reports are sent out quarterly and on reviews.

Item 14

FMSA does work with CPA's and Insurance Agents who refer clients to work with. We do compensate this referral sources for their help and support a percentage usually 1 to 20% of fees collected.

Item 15

Clients should receive at least quarterly statements from the broker dealer, bank or other qualified custodian that holds and maintains client's investment assets. FMSA urges you to carefully review such statements and compare such official custodial records to the account statements that we may provide to you. Our statements may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

Item 16

FMSA usually receives discretionary authority from the client at the outset of an advisory relationship to select the identity and amount of securities to be bought or sold. In all cases, however, such discretion is to be exercised in a manner consistent with the stated investment objectives for the particular client account.

When selecting securities and determining amounts, FMSA observes the investment policies, limitations and restrictions of the clients for which it advises. For registered investment companies, FMSA's authority to trade securities may also be limited by certain federal securities and tax laws that require diversification of investments and favor the holding of investments once made.

Investment guidelines and restrictions must be provided to FMSA in writing.

Item 17

FMSA will accept authority to vote on behalf of clients that FMSA buys and sells for the client accounts. FMSA's policy on voting is to carefully review the offering memorandum, proxy vote form, and all accompanying material. FMSA will then vote in the best interest of the long term investor. Clients may obtain a copy of FMSA's complete proxy voting policies and procedures upon request. Clients may also obtain information from FMSA about how FMSA voted any proxies on behalf of their account(s).

Item 18

Registered investment advisers are required in this Item to provide you with certain financial information or disclosures about FMSA's financial condition. FMSA has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients, and has not been the subject of a bankruptcy proceeding.