

RENOWN WEALTH ADVISORS, LLC

FIRM BROCHURE

MARCH 15, 2013

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This brochure provides information about the qualifications and business practices of Renown Wealth Advisors, LLC. If you have any questions about the contents of this brochure, please contact us at (254) 207-0306. 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.

Renown Wealth Advisors, LLC 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 Renown Wealth Advisors, LLC is available on the SEC's website www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. The CRD number for the Adviser is 154304.

2. MATERIAL CHANGES

On November 27th, 2012, Renown Wealth Advisors, LLC entered into an agreement to sell 75% ownership of the firm to Fund Architects, LLC, a SEC registered investment advisory firm with headquarters in Heath, TX. The transaction was completed on March 15, 2013. Jeffrey Stukey remains a minority owner of the firm.

No other material changes have been identified at this time.

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4. ADVISORY BUSINESS

Renown Wealth Advisors, LLC (“we” or “the Adviser”) is an investment adviser registered with the Securities and Exchange Commission. The Adviser provides investment supervisory services and creates financial plans for individual clients. It also offers its portfolios on a sub-adviser basis to other investment advisers. Its services are described below.

a. OWNERSHIP/ADVISORY HISTORY

Renown Wealth Advisors, LLC is a Texas limited liability company formed on June 23, 2008. The Adviser is owned by Fund Architects, LLC and Jeffrey K. Stuke (President, CCO). The Adviser was established as an investment adviser registered with the Securities and Exchange Commission on July 1, 2010.

b. ADVISORY SERVICES OFFERED

i. PORTFOLIO MANAGEMENT SERVICES

Fund Architects, LLC is the majority owner of the Adviser and Renown Wealth Advisors is required to remit all investment advisory services to Fund Architects, LLC. Accounts are managed by Fund Architects, LLC, but the Adviser maintains trading and billing authority. The Adviser offers the following portfolios to clients, managed by Fund Architects, LLC, an affiliated sub-adviser, as described in Section 4b.iii. below:

ETF Models

FA Global ETF

In this portfolio, global stocks range from 0% to 78% of assets. It has the most dynamic asset allocation of any Fund Architects portfolio. The asset allocation is managed in an attempt to capture returns in all markets. The core of the portfolio is built with ETF's, which provide lower portfolio cost and more flexible trading.

FA Global Conservative ETF

In this portfolio, global stocks range from 0% to 40% of assets. It is one of the most diversified portfolios with 65% in global fixed income and cash and 15% in alternative investments. The asset allocation is managed in an attempt to capture returns in all markets. The core of the portfolio is built with ETF's, which provide lower portfolio cost and more flexible trading.

FA Global Income Streams ETF

The Global Income Streams portfolio is comprised of a globally diversified pool of income producing assets. It includes managers selected based on their relative performance in selecting stocks, bonds and alternative investments. A typical investor in the Global Income Streams portfolio should have an investment time horizon of three or more years and tolerance for modest short-term losses.

Mutual Fund Models

FA Defensive

In this portfolio global, stocks range from 5% to 20% of assets. It is heavily weighted toward lower volatility strategies such as bonds and money market, and also has a 35% allocation to low-volatility and low-correlation alternative strategies, such as arbitrage and long/short strategies.

FA Conservative

In this portfolio, global stocks range from 20% to 40% of assets. And with 30% in alternative strategies and 40% in global fixed income and cash, it is the most diversified portfolio. The mutual funds selected for this portfolio tend to have a history of good performance and good risk control.

FA Moderate

This portfolio's global stock exposure ranges from 40% to 60% of assets, and includes exposure to the full range of global stocks. It also includes a target allocation of 25% to global bonds. This portfolio includes a 25% target allocation to alternative strategies that perform differently from the global stock markets, such as convertible arbitrage, merger arbitrage, or long/short strategies. The fund managers are selected because they have long-term track records of superior returns, as well as controlling risk.

FA Moderate Growth

In this portfolio global stock exposure ranges from 60% to 80% of assets, and includes investment in a broad range of global stocks. Typically 50% of the stocks will be mid and small-cap, as they have the best likelihood of high returns. The portfolio also has modest exposure to global fixed-income. This portfolio includes a 15% target allocation to alternative strategies to temper downside losses without compromising returns, such as commodity, currency, or global tactical managers. The fund managers are selected because they have long-term track records of superior returns, as well as controlling risk.

FA Growth

In this portfolio global stocks range from 70% to 95% of assets, and typically include investments in the broad range of global stocks, including small-, mid-, and large-cap and growth and value stocks from every region of the world, including emerging markets. The small target allocations to cash and alternatives serve as defensive holdings in case of a global downturn. The fund managers are selected because they have long-term track records of superior returns, as well as controlling risk.

FA Dynamic Income

In this portfolio, global stocks range from 20% to 40% of assets. And with 30% in alternative strategies and 40% in global fixed income and cash, it is a well-diversified portfolio. This portfolio is managed with an objective of generating sufficient total return over the long-term to support a 4% income withdrawal after expenses, while also allowing some appreciation of principal. It generally holds an allocation equal to 3 years of target income stream in low-volatility investments in order to protect the portfolio from having to liquidate at the market bottom.

Conservative Global Macro

The goal of the Conservative Global Macro strategy is to generate an absolute return in any market environment. It may use all global asset classes including equities, fixed income, and commodities to achieve its objective of positive risk-adjusted returns. While the majority of the account value is generally held in fixed income positions for the long-term, the remainder is 100% dynamic. The portfolio focuses on short-term trends of current economic and sector variable and is traded systematically and frequently. This strategy is expected to have moderate volatility measured by standard deviation.

Dynamic Global Macro

This portfolio invests in those markets and instruments which the portfolio managers believe provide the best opportunity. At any given time, the managers may take positions in equities, debt, commodities or currencies. They may take outright directional positions in various markets and sectors, depending on their own expertise and the risk-return profile of the markets and debt, commodities or currencies. They may take outright directional positions in various markets and sectors, depending on their own expertise and the risk-return profile of the markets and sectors in which they are trading. The goal of global macro strategy is to generate absolute return that is uncorrelated with the market.

ii. FINANCIAL PLANNING SERVICES

The Adviser offers clients Financial Planning Services to evaluate their financial situation, goals and risk tolerance. Through a series of personal interviews and the use of questionnaires the Adviser will collect pertinent data, identify goals, objectives, financial problems, potential solutions, prepare specific recommendations and implement recommendations. As a result of these actions, the Adviser's advice may be provided on financial and cash management, risk management, financial issues relating to divorce or marital issues, estate planning, tax issues, retirement planning, educational funding, goal setting, or other needs as identified by the client and Adviser. The Adviser may offer comprehensive planning services or the client may desire advice on certain planning components; the Adviser can tailor services as desired by the client.

Clients are not obligated to follow the Adviser's recommendations or to pursue the recommendations through it.

iii. SUB-ADVISORY SERVICES

The Adviser may enter into a Sub-Adviser Agreement with an unaffiliated investment adviser (a Secondary Adviser) which has or will enter into investment advisory agreements with its own clients. Pursuant to the Sub-Adviser Agreement, the Secondary Adviser will engage the Adviser to manage on behalf of the Secondary Adviser specific accounts identified by the Secondary Adviser and accepted by the Adviser. These accounts shall be placed in on the Adviser's investment adviser portfolios.

The assets of each Sub-Advisory Account will be held by the Custodian, which will be TD Ameritrade or such other qualified custodian acceptable to the Adviser. The accountholder is responsible for establishing and maintaining the Sub-Advisory Account with the Custodian.

Pursuant to the terms of the Sub-Adviser Agreement:

- The Secondary Adviser appoints the Adviser as investment manager to manage each Sub-Advisory Account on a discretionary basis according to the terms of its investment adviser portfolios as specified by the Secondary Adviser for such Account;
- The Adviser agrees to manage each Sub-Advisory Account according to its investment adviser portfolios as specified by the Secondary Adviser, according to the terms of the Sub-Advisory Agreement and this brochure;
- The Secondary Adviser's clients pay the same fee as direct clients of the Adviser. A portion of the fee, up to 50%, is paid to the Secondary Adviser;
- The Secondary Adviser delegates and grants to Adviser the power and authority, in Advisers discretion, to buy, sell, or otherwise effect transactions for each Sub-Advisory Account, in the accountholder's name and for the accountholder's account. Pursuant to such power and authority, Adviser may, without prior consultation with the Secondary Adviser or the accountholder, purchase, sell, redeem, exchange, or otherwise effect transactions, for cash or on margin, in stocks, bonds, mutual funds, and other securities (and contracts relating to the same) on behalf of the Sub-Advisory Account and accountholder, and give instructions in furtherance of such power and authority to broker-dealers executing orders for the Account (each a Broker) and to the Custodian.

The Adviser has entered into a Sub-Adviser agreement with Fund Architects, LLC (FA), a Registered Investment Advisor registered with the US Securities Exchange Commission ("SEC") and located in Heath, Texas. Under this sub-adviser agreement, the Adviser delegates its discretionary authority under the client agreement with regard to the investment decisions made in the client's account to Fund Architects, an affiliated registered investment advisor. The client understands and consents to the delegation of such authority which shall continue in force until revoked by the Adviser or the client.

In exchange for the services provided by FA, FA is paid an annual fee (no more than 0.65%) of the combined assets under management of all Adviser's clients with accounts managed by FA.

All client assets will be held by the custodian of the account, TD Ameritrade Institutional. For all FA clients and accounts, TD Ameritrade Institutional is responsible for placing all securities trade orders. The Advisor will not hold customer funds or securities or enter a direct brokerage agreement.

c. TAILORED SERVICES

The Adviser offers individualized investment advice to clients utilizing its Financial Planning Services. The Adviser's Portfolio Management Services and Sub-Advisory Services are tailored to the goals of the portfolio. As a result, we usually do not allow clients to impose restrictions on investing in certain securities or types of securities due to the level of difficulty this would entail in managing their account. In the rare instance that we would allow restrictions, it would be limited to a separate account held outside of our portfolios.

d. WRAP PROGRAM

The Adviser does not participate in a wrap program. This section is not applicable.

e. CLIENT ASSETS MANAGED

As of December 31, 2012, the Adviser manages \$4,500,000 in discretionary assets and \$500,000 in non-discretionary assets.

5. FEES AND COMPENSATION

a. PORTFOLIO MANAGEMENT SERVICES

Fees for portfolio management services will be a percentage of the assets under management. Fees will not be based upon a share of capital gains or capital appreciation of the funds or of any portion of the funds under advisory contract. Fees for services to be performed will not be collected six or more months in advance. Fees will be calculated, accrued and due monthly in advance based upon the standard annualized rates below.

Schedule A \$0-500,000

For asset allocation models, annual Management Fee of 2.00%.
For Global Macro models, annual Management Fee of 2.25%.

Schedule B \$500,001-1,000,000

For asset allocation models, annual Management Fee of 1.60%.
For Global Macro models, annual Management Fee of 1.85%.

Schedule C \$1,000,000 +

For asset allocation models, annual Management Fee of 1.25%.
For Global Macro models, annual Management Fee of 1.50%.

The first month's management fee will be calculated on the Account's initial value as reported by its custodian, and pro-rated for the number of days the account is managed by the Advisor in the first month. Thereafter, the management fee will be calculated on the Account's fair market value as of the preceding month-end as reported by the account's custodian. The management fee is flat. Breakpoints are available based on the fair market value of all household assets under management of the Advisor.

Under some circumstances the Adviser's fees may be lower than the rate schedule and can be negotiated. Accordingly, rates may vary based on a variety of factors. For example, in determining fees, rates, and minimums, the Adviser may aggregate related accounts and, for billing purposes, treat them like one account.

In addition to the Adviser's annual portfolio management fee, the client may also incur certain charges imposed by unaffiliated third parties. Such charges include, but are not limited to, custodial fees, brokerage commissions, transaction fees, charges imposed directly by a mutual fund, index fund, or exchange traded fund purchased for the account which shall be disclosed in the fund's prospectus (i.e., fund management fees and other fund expenses), wire transfer fees and other fees and taxes on brokerage accounts and securities transactions. The Adviser does not receive any portion of these charges.

The Adviser may from time to time unilaterally amend our fees and billing arrangements. Any change will only become effective after thirty (30) days prior written notice. The fees for these portfolios are not based on the financial performance or capital gains or losses experienced by the Account.

A client may terminate the Investment Management Agreement for any reason at any time and, within the first five business days after signing the contract, without any cost or penalty. Thereafter, the contract may be terminated at any time by giving ten (10) days written notice. Upon termination, fees will be prorated based upon the number of days that services were rendered after the Account's valuation date.

If client is an employee benefit plan governed by the Employee Retirement Income Security Act of 1974 ("ERISA"), the Investment Management Agreement will be supplemented with and ERISA Addendum, which is incorporated by this reference.

b. FINANCIAL PLANNING SERVICES

Financial plans are provided at an hourly rate not to exceed \$500, with a minimum planning fee of \$250 and a \$20,000 maximum fee. Fees for planning services are agreed upon in advance in writing and due at that time. The fees vary depending upon the complexity of the financial situation, the estimate of hours involved, including preparation and research, areas to be specified and estimated in the written agreement for services. For prepaid fees in excess of \$1,200, services will be completed within six months of the date fees are received.

A client may cancel the financial planning service agreement for any reason during the first five (5) days from the date of signing the agreement and will receive a refund of 100% of all fees paid. To cancel the agreement, a client must notify the adviser and return any materials received to that date. After five (5) days if a client cancels, any prepaid fees will be refunded on a prorated basis based upon the number of hours worked.

Clients are not obligated to follow the Adviser's recommendations or to pursue the recommendations through it.

6. PERFORMANCE-BASED FEES AND SIDE BY SIDE MANAGEMENT

The Adviser 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).

7. TYPES OF CLIENTS

The Adviser's services (portfolio management, financial planning and sub-adviser services) are offered to individuals, pension and profit sharing plans, trusts, estates, charitable organizations and corporations or other businesses.

The Adviser requires a client to have a minimum account size of \$30,000 for portfolio management services. The Adviser may aggregate related accounts in the same household in determining whether the account minimum has been met. Minimums may be negotiated, reduced or waived for individuals or retirement plans that appear to have the ability to make annual or other contributions necessary to meet this minimum threshold, or as an accommodation to existing clients.

8. METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS

a. METHODS OF ANALYSIS AND INVESTMENT STRATEGIES

The Adviser is required to give a description of the methods of analysis and investment strategies it uses in formulating investment advice or managing assets.

Fund Architects investment decisions rely on information from the economy, financial markets, and fund manager performance and analysis. The economic analysis helps drive asset allocation (for example, stocks, bonds, or cash), sector selection (for example, technology stocks or energy stocks), and manager selection (aggressive vs. defensive managers). Our economic analysis focuses on economic data from government statistical agencies, private data sources, and the business press. This data may include: GDP, jobs data, leading economic indicators, housing prices, consumption, industrial production, retail sales, inflation, Federal Reserve statements and policies. Financial market data helps us decide which investments are undervalued in the markets and can affect our asset allocation, sector selection and manager selection decisions. This data may include stock market prices, valuation ratios (such as the price-to-earnings ratio), and interest rates. Fund manager performance and portfolio data helps Fund Architects make fund selection decisions and may include: specific time-period performance (a fund's return in 2008),

trailing-time period performance (a fund's return over the past three years), risk measures (how much the fund goes up and down relative to other funds or indexes), risk-adjusted performance measures (a measure that combines return measures and risk measures), correlation measures (how much a fund goes down as other funds go down), portfolio characteristics (for example, large companies vs. small companies, or banks vs. utilities), manager history and tenure, expenses, portfolio structure and turnover.

Fund Architects portfolios are not rebalanced based on time, but rather based on market conditions and client-specific considerations.

With respect to the Adviser's portfolio management services, the Adviser follows the core principles that each portfolio is founded upon. When deciding on the asset allocation for a portfolio, the Adviser studies various market indicators such as financial newspapers and magazines, research prepared by other advisers, company press releases, prospectuses, annual reports, and other market related filings. After studying the market indicators the Adviser may move all, none or a portion of the client's account assets into the market.

b. INVESTMENT RISKS

All investments bear different types and degrees of risk and **investing in securities involves risk of loss that clients should be prepared to bear.** While we recommend third party investment advisers who have investment strategies that are designed to provide appropriate investment diversification, some investments have significantly greater risks than others. Obtaining higher rates of return on investments entails accepting higher levels of risk. Recommended investment strategies seek to balance risks and rewards to achieve investment objectives. Clients need to ask questions about risks they do not understand. We would be pleased to discuss them.

We strive to render our best judgment on behalf of our clients. Still, we cannot assure or guarantee clients that investments will be profitable or assure that no losses will occur in an investment portfolio. Past performance is an important consideration with respect to any investment or investment adviser but is not a reliable predictor of future performance. We continuously strive to provide outstanding long-term investment performance, but many economic and market variables beyond our control can affect the performance of an investment portfolio.

An investment could lose money over short or even long periods. A client should expect his/her account value and returns to fluctuate within a wide range, like the fluctuations of the overall stock and bond markets. The Adviser's performance could be hurt by:

- **Stock market risk:** The chance that stock prices overall will decline. Stock markets tend to move in cycles, with periods of rising stock prices and periods of falling stock prices.

- **Interest rate risk:** The chance that bond prices overall will decline because of rising interest rates. Interest rate risk will vary for the Adviser, depending on the amount of client assets invested in bonds.
- **Manager risk:** The chance that the proportions allocated to the various securities will cause the client's account to underperform relevant to benchmarks or other accounts with a similar investment objective.
- **Active management fees risk:** Active management strategies that involve frequent trading generate higher transaction costs which diminish the fund's return. In addition, the short-term capital gains resulting from frequent trades often have an unfavorable income tax impact when such funds are held in a taxable account.

c. RECOMMENDED SECURITIES AND THEIR RISKS

Fund Architects buys mutual funds and ETFs for the Advisors clients, which fluctuate in price every day and can and do lose money.

The risks of mutual funds and ETFs include, but are not limited to, the following:

Investment risk - Every mutual fund and ETF is run by a manager who is making decisions on which stocks and bonds to buy and sell. These securities can lose money causing the mutual fund or ETF to lose money.

Operation risk - Every mutual fund and ETF is an investment company that is run by an advisor and a board of directors that is responsible for managing the funds operations and following the laws and regulations relevant to ETFs and mutual funds. The managers of the fund company may commit fraud, malfeasance, or simply bad decisions that result in higher expenses for the funds investors, mistaken calculations of the fund's true value, and losses of fund assets.

Timing risk - Fund Architects attempts to buy mutual funds and ETFs at times when in our judgment they are likely to go up in price, and to sell mutual funds and ETFs before they go down in price. However, it is possible that we will buy mutual funds and ETFs that go down in price and thereby lose some of the client's money.

Tax risks - Securities in the investment strategy may be bought and sold without regard to a client's individual tax ramifications, and so portfolio turnover could cause the client to incur tax obligations that negatively affect the after-tax return.

Trading risk - Certain investment opportunities that become available to the Advisor's clients may be limited. For example, various mutual funds or insurance companies may limit the ability of the Advisor to buy, sell, exchange or transfer securities consistent with its investment strategy. In order to meet its fiduciary duties to all of its clients, the Advisor will endeavor to allocate investment opportunities among its clients on a fair and equitable basis. Participation in the

Advisor's investment strategy carries additional risk to clients in that a mutual fund or insurance company may unilaterally restrict and/or prohibit the Advisor's trading activities thus prohibiting it from managing the assets consistent with the investment strategy.

9. Disciplinary Information

We are required to disclose whether there are legal or disciplinary events that are material to a client's or prospective client's evaluation of our advisory business or the integrity of our management. There are a number of specific legal and disciplinary events that we must presume are material for this Item. If our advisory firm or a management person has been involved in one of these events, we must disclose it under this Item for ten years following the date of the event, unless (1) the event was resolved in our or the management person's favor, or was reversed, suspended or vacated, or (2) 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.

The SEC and/or State Regulators have not provided us with an exclusive list of material disciplinary events, which need to be disclosed. If our advisory firm or a management person has been involved in a legal or disciplinary event that is not specifically required to be disclosed, but nonetheless is material to a client's or prospective client's evaluation of our advisory business or the integrity of our management, we must disclose the event. Similarly, even if more than ten years has passed since the date of the event, we must disclose the event if it is so serious that it remains currently material to a client's or prospective client's evaluation of our firm or management.

We have determined that our firm and management have nothing to disclose under the aforementioned standard.

10. Other Financial Industry Activities and Affiliations

a. BROKER-DEALER AFFILIATIONS

The Adviser, its owner and investment adviser representatives are not affiliated with a broker-dealer.

b. FUTURES/COMMODITIES FIRM AFFILIATION

The Adviser, its owner and investment adviser representatives are not affiliated with a futures or commodities broker.

c. OTHER INDUSTRY AFFILIATIONS

Fund Architects, LLC, a SEC registered investment advisory firm headquartered in Heath, TX is the majority owner of the Adviser and is an affiliated sub-adviser of the Adviser.

The Advisers management and its investment adviser representatives are licensed insurance agents. Clients may be solicited for insurance sales by them. This causes a conflict of interest because they receive a commission for these services, which is separate from the investment management and financial planning fees outlined above. They attempt to mitigate the conflicts of interest to the best of their ability by placing the client's interests ahead of their own through their fiduciary duty. In addition to their fiduciary duty, the Adviser created a code of ethics and policies and procedures to mitigate the conflict of interest.

11. CODE OF ETHICS

a. DESCRIPTION

The Adviser's Code of Ethics establishes ideals for ethical conduct upon fundamental principles of openness, integrity, honesty, and trust. The Adviser will provide a copy of our Code of Ethics to any client or prospective client upon request.

The Adviser's Code of Ethics covers all supervised persons and it describes 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 the Adviser must acknowledge the terms of the Code of Ethics annually, or as amended.

b. MATERIAL INTEREST IN SECURITIES

The Adviser, its owner and investment adviser representatives do not recommend the purchase or sale of securities in which they have a material financial interest.

c. INVESTING IN THE SAME SECURITIES

If the Adviser or a related person invests in the same securities (or related securities, e.g., warrants, options or futures) that the Adviser or a related person recommends to clients, is required to describe its practice and discuss the conflicts of interest this presents and generally how they are addressed.

On occasion the Adviser's representatives may buy or sell for their own accounts securities that are the same as, similar to, or the different than those that they recommend to their clients for purchase or sale. Differences can arise due to variations in personal goals, investment horizons, risk tolerance, and the timing of purchases and sales. Additionally, they will attempt to mitigate the conflict of interest to the best of their abilities through the enactment of the Adviser's code of ethics, trading policies, and their fiduciary responsibilities. The representatives of the Adviser are aware of their fiduciary duty to their Clients and the prohibitions against the use of any insider information. Records of all associates' proprietary trading activities will be kept by the Adviser, available to regulators to review on the premises.

d. RECOMMENDING THE SAME SECURITIES

If the Adviser or a related person recommends securities to clients, or buys or sells securities for client accounts, at or about the same time that the Adviser or a related person buys or sells the same securities for the Adviser's (or the related person's own) account, the Adviser is required to describe its practice and discuss the conflicts of interest it presents. The Adviser is also required to describe generally how it addresses conflicts that arise.

As previously stated, the Adviser's representative from time to time, buy or sell for their own accounts securities that are the same as, similar to, or the different than those that they recommend to their clients for purchase or sale. Differences can arise due to variations in personal goals, investment horizons, risk tolerance, and the timing of purchases and sales. Additionally, they will attempt to mitigate the conflict of interest to the best of their abilities through the enactment of the Adviser's code of ethics, trading policies, and their fiduciary responsibilities. In all situations the Adviser will act as a fiduciary. The associates of the Adviser are aware of their fiduciary duty to their clients and the prohibitions against the use of any insider information. Records of all associates' proprietary trading activities will be kept by the Adviser, available to regulators to review on the premises.

12. BROKERAGE PRACTICES

a. RECOMMENDATION CRITERIA

When the Adviser recommends brokers or custodians, it will seek broker dealers who offer competitive commissions costs together with reliable services. A client's choice of another broker-dealer is acceptable if proven feasible.

The Adviser participates in the TD AMERITRADE Institutional program. TD AMERITRADE Institutional is a division of TD AMERITRADE, Inc. ("TD AMERITRADE") member FINRA/SIPC. TD AMERITRADE is an independent and unaffiliated SEC-registered broker-dealer and FINRA member. TD AMERITRADE offers to independent investment advisers, services which include custody of securities, trade execution, clearance and settlement of transactions. The Adviser receives some benefits from TD Ameritrade through its participation in the program. (Please see the disclosure under Item 14.A. below).

The Adviser reasonably believes that in the case of managed accounts, TD Ameritrade, Inc.'s blend of execution services, commission and transaction costs as well as professionalism allows the Adviser to seek best execution and competitive prices. Additionally the Adviser believes that in case of financial plan recommendations being implemented, that TD Ameritrade, Inc.'s blend of execution services, commission and transaction costs as well as professionalism allows the Adviser to recommend TD Ameritrade, Inc. for the establishment of a brokerage account. At all times, financial consulting clients are free to execute their plan recommendations through any broker-dealer without the assistance of the Adviser or its investment advisory representatives.

With the use of independent broker-dealers, a client may incur a ticket charge or sales commission for the sale or purchase of securities. The Adviser does not receive any portion of the ticket charge or sales commission.

When referring clients to dealers, the Adviser will only refer clients to dealers registered in states where the clients reside.

NOTE: Clients may be able to obtain lower custodian fees from other brokers, and the value of products, research and services given to the applicant is not a factor in determining the selection of custodians or the reasonableness of their fees.

i. RESEARCH AND SOFT DOLLARS

“Soft dollars” are defined as a form of payment investment firms can use to pay for goods and services such as subscriptions or research. When an investment firm gives its business to a particular brokerage firm, the brokerage firm in return can agree to use some of its revenue to pay for these types of services. The Adviser does not receive “soft dollars” from any vendor, service provider or custodian in exchange for its placement of brokerage services. However, please see Item 14.A for additional details about research received from TD Ameritrade, Inc.

ii. BROKERAGE FOR CLIENT REFERRALS

The Adviser does not receive client referrals or any other incentive from TD Ameritrade, Inc.

iii. DIRECTED BROKERAGE

Some clients may direct us to a specific broker-dealer to execute securities transactions for their accounts. When so directed, we may not be able to effectively negotiate lower brokerage commissions or achieve best execution on clients’ transactions. This can result in substantially higher fees, charges or dealer concessions in one or more transactions for the clients’ account because the Adviser cannot negotiate favorable prices.

b. TRADE AGGREGATION

The Adviser will have the authority to aggregate or block client orders placed with the same custodian. To the extent any aggregated or block orders are placed, the Adviser will cause those orders to be effected through an average price account or similar account such that each account at the same custodian participating in the order shares in the securities purchased or sold, price, and transaction costs pro rata (unless pro rata would be unfair under the circumstances). As a result the average price account will allocate proportionate shares to each client’s account. It will also provide clients with an average price for the securities transaction or transactions, which could reduce the transaction costs for the client.

13. REVIEW OF ACCOUNTS

a. PERIODIC REVIEWS

The Adviser's management and administrative team review the general holdings of the Adviser's client accounts on a weekly basis. They also review client statements from the client's custodian on a monthly basis.

b. OTHER REVIEWS

Additional reviews are conducted periodically depending on market conditions, economic or political events, or by changes in a client's financial situation (such as retirement, termination of employment, physical move or inheritance).

c. REPORTS

Clients who chose an hourly financial planning service may or may not receive a report. Otherwise the Adviser does not prepare regular client reports. Clients receive monthly statements from TD Ameritrade, its custodian. The Adviser urges you to carefully review such statements.

14. CLIENT REFERRALS AND OTHER COMPENSATION

a. OTHER COMPENSATION

The Adviser receives additional compensation from TD Ameritrade in the form of research reports, real time quotes, software and performance reporting. While the Adviser, and its associated persons, endeavor at all times to put the interest of the clients first as part of their fiduciary duty, clients should be aware that receipt of additional compensation in itself creates a potential conflict of interest. The Adviser attempts to mitigate this conflict of interest to the best of its ability through its fiduciary duty to its clients.

As disclosed under Item 12.A. above, the Adviser participates in TD AMERITRADE's institutional customer program and the Adviser may require clients to maintain accounts with TD AMERITRADE/recommend TD AMERITRADE to clients. There is no direct link between the Adviser's participation in the program and the investment advice it gives to its clients, although the Adviser receives economic benefits through its participation in the program that are typically not available to TD AMERITRADE retail investors. These benefits include the following products and services (provided without cost or at a discount): receipt of duplicate client statements and confirmations; research related products and tools; consulting services; access to a trading desk serving the Adviser participants; access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to client accounts); the ability to have Advisory fees deducted directly from client accounts; access to an electronic communications network for client order entry and account information; access to mutual funds with no transaction fees and to certain institutional money managers; and

discounts on compliance, marketing, research, technology, and practice management products or services provided to the Adviser by third party vendors.

TD AMERITRADE may also have paid for business consulting and professional services received by the Adviser's related persons and may also pay or reimburse expenses (including travel, lodging, meals [and entertainment] expenses) for the Adviser's personnel to attend conferences or meetings relating to the program or to TD AMERITRADE's Advisor custody and brokerage services generally. Some of the products and services made available by TD AMERITRADE through the program may benefit the Adviser but may not benefit its client accounts. These products or services may assist the Adviser in managing and administering client accounts, including accounts not maintained at TD AMERITRADE. Other services made available by TD AMERITRADE are intended to help the Adviser manage and further develop its business enterprise. The benefits received by the Adviser or its personnel through participation in the program do not depend on the amount of brokerage transactions directed to TD AMERITRADE. As part of its fiduciary duties to clients, the Adviser endeavors at all times to put the interests of its clients first. Clients should be advised, however, that the receipt of economic benefits by the Adviser or its related persons in and of itself creates a potential conflict of interest and may indirectly influence the Adviser's choice of TD AMERITRADE for custody.

b. CLIENT REFERRALS

The Adviser has entered into an agreement with other financial services firms pursuant to which the Adviser will pay other financial services firms up to 50% of the Adviser's annual fee for the financial services firms solicitation and referral services. (See Item 4.b for details.) In turn, the financial services firm will share a portion of the fees with its representative. The Fee charged to a client who is referred by another financial services firm will be no different than the fee the client would have been charged if the client had not been referred by a financial services firm.

Adviser is aware of the special considerations promulgated pursuant to Rule 206(4)-3 under the Investment Advisers Act of 1940, and any comparable state regulations. As such, appropriate disclosures shall be made to the Adviser's clients, all required written records will be maintained, and all applicable laws and regulations will be observed. A Solicitor's Disclosure Document will be provided to each client by the Representative, as required under the Rule, and the Adviser will retain the clients signed acknowledgement of receiving the Adviser's Form ADV Part 2A and the Solicitors Disclosure Document.

Although the Secondary Advisers refer Sub-Advisory Accounts to the Adviser for management services, the Adviser does not pay any referral fee or other compensation to the Secondary Adviser for such referrals. Rather, the Secondary Adviser engages the Adviser to manage the Sub-Advisory Accounts for the fees described herein. The advisory fees charged by the Secondary Adviser may be higher for Sub-Advisory Accounts than for other accounts managed by the Secondary Advisory without the Adviser's services, by an amount approximately equal to the Adviser's fees.

15. CUSTODY

All client funds, securities and accounts are held at third-party custodians. The Adviser does not take possession of a client's securities. However, the client will be asked to authorize the Adviser in writing with the ability to deduct fees directly from the client's account. This authorization will be to deduct the Adviser's management fee only. The client's account statement will state the amount of fees withdrawn from the client's Account.

Clients will receive at least quarterly statements from the broker-dealer, bank or other qualified custodian that holds and maintains client's investment assets. The Adviser urges all clients to carefully review such statements.

16. INVESTMENT DISCRETION

All clients (including Sub-Advisory clients) who desire to use the Adviser's portfolio management services sign a client investment management agreement that includes a limited power of attorney, allowing the Adviser limited discretionary power over the account. In discretionary accounts, the Adviser will be allowed the power to place trades, buy, sell, retain, exchange and redeem investments of any type and in amounts it deems to be appropriate for the account, without first obtaining the client's consent to each trade. Directions will be given to the account custodian to complete the transaction. The Adviser does not possess the authority without the client's consent to determine the broker or dealer to be used or the commission rates paid. Clients must use an independent custodian. The Adviser does not, and cannot, have custody of clients' assets.

Any limitations on this discretionary authority and any restrictions that the client wishes to place on the account must be in writing. Clients may change or amend these instructions or restrictions at any time, and all such changes or amendments must be in writing.

Financial Planning Services are nondiscretionary. A non-discretionary investment account means the client retains full discretion to supervise, manage, and direct the assets of the account. The client maintains full power and authority to purchase, sell, invest, reinvest, exchange, convert, and trade the assets in the Account in any manner deemed appropriate and to place all orders for the purchase and sale of Account assets with or through brokers, dealers, or issuers selected by the client. The client is free to manage the account with or without the recommendation of the Adviser and all with or without prior consultation with the Adviser.

17. VOTING CLIENT SECURITIES

Unless otherwise mutually agreed in writing, the Adviser will not be responsible for responding to proxies that are solicited with respect to annual or special meetings of shareholders of securities held in clients' accounts. Proxy solicitation materials will be forwarded to clients for response and voting. In the event a client has a question about a proxy solicitation, the client should contact his/her investment adviser representative.

18. FINANCIAL INFORMATION

a. BALANCE SHEET

The Adviser does not require or solicit prepayment of more than \$1,200 in fees per client, six months or more in advance. Therefore, we have not included a balance sheet for our most recent fiscal year.

b. FINANCIAL CONDITION

Registered investment advisers are required in this Item to provide clients with certain financial information or disclosures about the Adviser's financial condition. The Adviser has no financial commitment that impairs its ability to service its clients.

c. BANKRUPTCY

The Adviser has not been the subject of a bankruptcy proceeding.

PRIVACY POLICY

Renown Wealth Advisors, LLC is committed to safeguarding the confidential information of our clients because mutual trust is essential to the advisor-client relationship. Personal privacy is of our utmost importance to our clients. The following is our policy that describes how we treat your personal information. We welcome any comments or concerns.

INFORMATION WE COLLECT FROM YOU

We collect non-public information from you, our client, to assist us in giving you appropriate investment advice. We collect non-public information about you from the following sources:

- Information we receive from you on customer information/suitability forms, custody firm applications, clearing firm documents, annuity applications, or other forms, such as your name, address, date, and location of birth, marital status, gender, social security number, medical information, beneficiary information, investment goals, etc.
- Information about your transactions with us or others such as investment amounts and types, deposit histories, tax information, accounting information, etc.

THIRD PARTIES WITH WHOM WE MAY SHARE INFORMATION

We do not disclose non-public information about our clients or former clients to anyone except as otherwise permitted by law. For example:

- We may provide non-public information that we collect to nonaffiliated persons or entities involved in the underwriting, processing and servicing of securities products and services requested by you either directly with Renown Wealth Advisors, LLC or as received on your behalf from our network of Investment Adviser Representatives. We will not provide this information to any other nonaffiliated third parties unless we have a written agreement that requires such third party to protect the confidentiality of this information.
- We may have to provide the above described non-public information that we collect to authorized persons or entities to comply with subpoena or summons by federal, state or local authorities and to respond to judicial process or regulatory authorities having jurisdiction over our Firm for examination, compliance or other purposes as required by law.

CONFIDENTIALITY AND SECURITY OF YOUR NON-PUBLIC PERSONAL INFORMATION

We take all reasonable steps to assure the privacy of client information. For example:

- We restrict access to non-public personal information about you to only those persons who need to know about that information in the normal course of processing advisory related products and services for you.
- We maintain physical, electronic, and procedural safeguards that comply with state and federal standards to guard your non-public personal information.
- If we become aware that an item of personal information may be materially inaccurate, we will make a reasonable effort to re-verify its accuracy and correct any error as appropriate.

INFORMATION ABOUT FORMER CUSTOMERS

Non-public information about our former customers is maintained by Renown Wealth Advisors, LLC on a confidential and secure basis. If any such disclosure were made, it would be for reasons and under conditions described in this notice. We do not disclose any non-public personal information about our former customers to anyone except as permitted or required by law.

RENOWN WEALTH ADVISORS, LLC

ACKNOWLEDGEMENT OF RECEIPT AND E-MAIL AUTHORIZATION

- By signing below, the client(s) do certify that s/he (they) has (have) received and read carefully Renown Wealth Advisors, LLC's disclosure brochure (ADV Part 2A or Appendix 1 and ADV Part 2B) and its privacy policy statement. We/I have had the opportunity to ask such questions as may have occurred in reading and/or discussing the services provided and the costs of those services.
- By providing my (our) email address below, I(we) consent to electronic communication and delivery of Renown Wealth Advisors, LLC's required disclosure documents and non-required communications. The communications and deliveries include, but are not limited to, annual delivery of Renown Wealth Advisors, LLC's privacy policy statement and the annual offer of its ADV Part 2.

Signed: _____ Date: _____

E-Mail Address: _____

Signed: _____ Date: _____

E-Mail Address: _____