

Part 2A of Form ADV: Firm Brochure
Item 1: Cover Page
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Savant Advisor Group LLC

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This brochure provides information about the qualifications and business practices of Savant Advisor Group LLC ("SAG"). If you have any questions about the contents of this brochure, please contact us at bwilliams@iselfdirect.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about SAG is also available on the Securities and Exchange Commission's ("SEC") website at www.adviserinfo.sec.gov by searching our firm's CRD number 173525.

Please note that the use of the term "registered investment adviser" and description of SAG and/or our associates as "registered" does not imply a certain level of skill or training. You are encouraged to review this Brochure and Brochure Supplements for our firm's associates who advise you for more information on the qualifications of our firm and our employees.

Item 2: Material Changes

SAG is required to advise you of any material changes to the Firm Brochure ("Brochure") from our last annual update. Since we are a new firm, we have no material changes to disclose at this time.

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Item 4: Advisory Business

We specialize in the following types of services: Asset Management and Financial Planning & Consulting. Our firm is a limited liability company formed in the State of Nevada and is wholly owned by Benjamin Williams.

Description of the Types of Advisory Services We Offer

Asset Management:

We emphasize continuous and regular account supervision. As part of our asset management service, we generally create a portfolio, consisting of individual stocks or bonds, exchange traded funds ("ETFs"), options, mutual funds and other public and private securities or investments. The client's individual investment strategy is tailored to their specific needs and may include some or all of the previously mentioned securities. Each portfolio will be initially designed to meet a particular investment goal, which we determine to be suitable to the client's circumstances. Once the appropriate portfolio has been determined, we review the portfolio at least quarterly and if necessary, rebalance the portfolio based upon the client's individual needs, stated goals and objectives.

Clients retain individual ownership of all securities products and titles of accounts with the respective account custodian. Once the client's portfolio and investment strategies have been implemented through the money manager of their choice, the client has the option to retain SAG based on a selection of one of the following two services:

Plan (A) - Overlay Portfolio Management ("OPM"):

Investment Structure and Monitoring:

1. Input of investment allocation and strategy into e-Money Financial Planning Software ("e-Money")
2. Recommendation of appropriate investment managers
3. Quarterly review of investment managers and retention assessment
4. Quarterly investment risk assessment
5. Tax allocation of managers
6. Cash Flow (income) administration and full back office support
7. Asset allocation rebalance based on targets
8. Includes up to two meetings (2 hours each) per year for review
9. Additional time is billed at normal hourly rates for Financial Planning

Plan (B) - OPM w/ Wealth Management

Investment Structure and Monitoring

1. Input of investment allocation and strategy into e-Money
2. Recommendation of appropriate investment managers
3. Quarterly review of investment managers and retention assessment
4. Integration of investment plan into overall retirement strategy
5. Quarterly investment risk assessment
6. Tax allocation of managers
7. Integrated of the bucket system strategy
8. Cash Flow (income) administration and full back office support
9. Asset allocation rebalance based on targets

Income Tax Planning

1. Annual personal income tax review and overlay of income reduction strategy
2. Annual ROTH Conversion strategies
3. Integration of income tax strategy and investment strategy
4. Tax loss harvest and swap strategies
5. Smart tax allocation of investments
6. Annual business tax structure review and allocation
7. Annual trust and entity tax structure review and allocation
8. IRA distribution tax reduction strategy review and allocation

Estate Planning

- 1) Annual estate plan and gift tax strategy review
- 2) Integration of overall estate plan into investment and income tax plan
- 3) Annual review of estate distribution and allocation strategy
- 4) Full alerting and integration into e-Money

Risk Management and Asset Protection

- 1) Annual long term care risk assessment and asset protection strategy
- 2) Annual life insurance risk assessment and protection strategy assessment
- 3) Annual asset exposure assessment
- 4) Full integration of all insurance tracking and alerting in e-Money.

Goal Monitoring and Tracking

- 1) Full e-Money tracking and alerting of goals
- 2) Full e-Money and alerting of cash flows, income
- 3) Full e-Money tracking and alerting of expense targets
- 4) Full e-Money tracking of maximum spendable retirement income
- 5) Full e-Money tracking of estate and gift, transaction and trust balances
- 6) Fully automated alerting of any targeted metric within e-Money
- 7) Automated e-Money success tracking and course correction alerts

Up to two review meetings (2 hours each) per year are included with this service. Any additional time will be billed at our normal hourly rates for Financial Planning (Please see Item 5 Fees & Compensation). To ensure that our initial determination of an appropriate portfolio remains suitable and in a manner consistent with the client's financial circumstances, we will:

- At least annually, contact each participating client to determine whether there have been any changes in the client's financial situation or investment objectives;
- Be reasonably available to consult with the client (see contract for allowable hours); and
- Maintain client suitability information in each client's file.
- The use of e-Money automated financial planning and portfolio alerting system is put into place.

We may utilize Independent Money Managers, where we design an investment portfolio on a fee-only basis for a percentage of assets in conjunction with another investment advisory firm. Before selecting other advisers, we make sure that the other advisers are properly licensed or registered.

Financial Planning & Consulting:

We provide a variety of financial planning and consulting services to individuals, families and other clients regarding the management of their financial resources based upon an analysis of the client's current situation, goals, and objectives. Generally, such financial planning services will involve preparing a financial plan or rendering a financial consultation for clients based on the client's financial goals and objectives. This planning or consulting may encompass one or more of the following areas: Investment Planning, Retirement Planning, Estate Planning, Charitable Planning, Education Planning, Corporate and Personal Tax Planning, Cost Segregation Study, Corporate Structure, Real Estate Analysis, Mortgage/Debt Analysis, Insurance Analysis, Lines of Credit Evaluation, Business and Personal Financial Planning.

Our written financial plans or financial consultations rendered to clients usually include general recommendations for a course of activity or specific actions to be taken by the clients. For example, recommendations may be made that the clients begin or revise investment programs, create or revise wills or trusts, obtain or revise insurance coverage, commence or alter retirement savings, or establish education or charitable giving programs. It should also be noted that we refer clients to an accountant, attorney or other specialist, as necessary for non-advisory related services. For written financial planning engagements, we provide our clients with a written summary of their financial situation, observations, and recommendations. For financial consulting engagements, we usually do not provide our clients with a written summary of our observations and recommendations as the process is less formal than our planning service. Plans or consultations are typically completed within six (6) months of the client signing a contract with us, assuming that all the information and documents we request from the client are provided to us promptly. Implementation of the recommendations will be at the discretion of the client.

Tailoring of Advisory Services

We offer individualized investment advice to clients utilizing our Asset Management service. Additionally, we offer general investment advice to clients utilizing our Financial Planning & Consulting service.

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 our Asset Management service.

Participation in Wrap Fee Programs

We offer wrap fee programs as further described in Part 2A, Appendix 1 (the "Wrap Fee Program Brochure") of our Brochure. Our wrap fee and non-wrap fee accounts are managed on an individualized basis according to the client's investment objectives, financial goals, risk tolerance, etc. We do not manage wrap fee accounts in a different fashion than non-wrap fee accounts. As further described in our Wrap Fee Program Brochure, we receive a portion of the wrap fee for our services.

Regulatory Assets Under Management

We are a newly registered adviser and as such do not have initial assets to report.

Item 5: Fees & Compensation

How We Are Compensated for Our Advisory Services

Asset Management:

Plan (A) – “OPM”:

Assets Under Management	Annual Percentage of Assets Charge*
\$0 to \$2,000,000	0.90%
\$2,000,001 to \$3,000,000	0.75%
Over \$3,000,001	0.50%

*Clients are charged separately for e-Money subscription (\$499/year)

Plan (B) – OPM w/ Wealth Management:

Assets Under Management	Annual Percentage of Assets Charge*
\$0 to \$2,000,000	1.25%
\$2,000,001 to \$3,000,000	1.15%
Over \$3,000,001	0.90%

*e-Money subscription fully included in annual fee

Our firm's annualized fees are billed on a pro-rata basis quarterly in advance based on the value of your account on the last day of the previous quarter. Fees are negotiable and will be deducted from your managed account. As part of this process, the client is made aware of the following:

- Your independent custodian sends statements at least quarterly to you showing the market values for each security included in the Assets and all disbursements in your account including the amount of the advisory fees paid to us;
- You provide authorization permitting us to be directly paid by these terms;
- It is the client's responsibility to verify the calculation of advisory fees deducted from the account; and
- We send a copy of our invoice to you, which includes a legend urging you to compare information provided in our statement with those from the qualified custodian.

We pay compensation to Independent Money Managers for services rendered by these firms to our clients and our firm. This compensation is typically equal to a percentage of the overall investment advisory fee charged by our firm or an agreed upon fixed fee. The advisory fee paid to Independent Money Managers shall be negotiable in certain circumstances, but shall never exceed the overall amount in our published fee statement. We usually pay twenty-five (25) to fifty-percent (50%) of the overall advisory fee to Independent Money Managers for their services.

Financial Planning & Consulting:

SAG's Financial Planning fee is determined based on the nature of the services being provided and the complexity of each client's circumstances. All fees are agreed upon prior to entering into a contract with any client. While we feel our fees are reasonable in comparison to other Advisors, lower fees for comparable services may be available from other sources.

We offer three levels of financial plans, the details of which are as follows:

Silver Plan: Base fee is \$2,750.00 and includes up to ten (10) hours of planning services. This also includes three months of e-Money membership. SAG determines the plan fee based on the client's assets. Assets under \$2,000,000 will qualify for the Silver plan.

Gold Plan: Base fee is \$5,000.00 and includes up to (15) hours of planning services. This also includes three months of e-Money membership. SAG determines the plan fee based on the clients assets. Assets between \$2,000,001 and \$10,000,000 will qualify for the Gold Plan.

Platinum Plan: Base fee is \$12,000.00 and includes up to (35) hours of planning services. This includes one year of e-Money membership. SAG determines the plan fee based on the clients assets. Assets above \$10,000,000 require a Platinum Plan.

All plans are created and calculated within e-Money. Our firm does not print any plans but provides access through online membership to e-Money. Without an internet connection and a valid e-mail address, our firm is unable to create a financial plan.

Hourly Fees: If a plan is selected and the client desires more time then there is an additional hourly fee billed at the following rates:

Title	Normal Hourly Fee	Fee if under Plan (A) or (B)
Senior Planner	\$450.00	\$225.00
VP of Planning	\$250.00	\$125.00
Administration	\$130.00	\$65.00

We require a retainer of fifty-percent (50%) of the ultimate financial planning or consulting fee with the remainder of the fee directly billed to you and due to us within thirty (30) days of your financial plan being delivered or consultation rendered to you. In all cases, we will not require a retainer exceeding \$1,200 when services cannot be rendered within 6 (six) months.

Other Types of Fees & Expenses

Clients will incur transaction charges for trades executed in their accounts. These transaction fees are separate from our fees and will be disclosed by the firm that the trades are executed through. Also, clients will pay the following separately incurred expenses, which we do not receive any part of: charges imposed directly by a mutual fund, index fund, or exchange traded fund which shall be disclosed in the fund's prospectus (i.e., fund management fees and other fund expenses).

Termination & Refunds

We charge our advisory fees quarterly in advance. In the event that you wish to terminate our services, we will refund the unearned portion of our advisory fee to you. You need to contact us in writing and state that you wish to terminate our services. Upon receipt of your letter of termination, we will proceed to close out your account and process a pro-rata refund of unearned advisory fees.

Commissionable Securities Sales

We do not sell securities for a commission in our advisory accounts.

Item 6: Performance-Based Fees & Side-By-Side Management

We do not accept performance-based fees.

Item 7: Types of Clients & Account Requirements

We have the following types of clients:

- Individuals and High Net Worth Individuals.

We require a minimum of **\$1,000,000.00** of assets under management for the **Plan (B) – OPM w/ Wealth Management** service. This account size may be negotiable under certain circumstances. SAG may group certain related client accounts for the purposes of achieving the minimum account size and determining the annualized fee.

Item 8: Methods of Analysis, Investment Strategies & Risk of Loss

We use the following methods of analysis in formulating our investment advice:

Fundamental Analysis: We attempt to measure the intrinsic value of a security by looking at economic and financial factors including the overall economy, industry conditions, and whether a particular security is underpriced (indicating it may be a good time to buy) or overpriced (indicating it may be time to sell).

Fundamental analysis does not attempt to anticipate market movements, which presents a potential risk, as the price of a security can move up or down with the overall market regardless of the economic and financial factors considered in evaluating the stock.

Technical Analysis: We analyze past market movements and apply that analysis to the present in an attempt to recognize recurring patterns of investor behavior and potentially foresee future price movement. Technical analysis does not consider the underlying financial condition of a company, mutual fund, ETF, or security. This presents a risk in that a poorly-managed or financially unsound company, mutual fund, ETF, or security may underperform regardless of market movement.

Associated Risks: Our securities analysis methods rely on the assumption that the companies through which we purchase and sell securities, the rating agencies that review these securities, and other publicly-available sources of information about these securities are providing accurate and unbiased data. While we are alert to indications that data may be incorrect, there is always a risk that our analysis may be compromised by inaccurate or misleading information.

Item 9: Disciplinary Information

There are no legal or disciplinary events that are material to the evaluation of our advisory business or the integrity of our management.

Item 10: Other Financial Industry Activities & Affiliations

We have no other financial industry activities and affiliations to disclose.

Item 11: Code of Ethics, Participation or Interest in Client Transactions & Personal Trading

Our firm has adopted a Code of Ethics which sets forth high ethical standards of business conduct that we require of our employees, including compliance with applicable federal securities laws. SAG and our personnel owe a duty of loyalty, fairness and good faith towards our clients, and have an obligation to adhere not only to the specific provisions of the Code of Ethics but to the general principles that guide the Code.

Our Code of Ethics includes policies and procedures for the review of quarterly securities transactions reports as well as initial and annual securities holdings reports that must be submitted by the firm's access persons. Among other things, our Code of Ethics also requires the prior approval of any acquisition of securities in a limited offering (e.g., private placement) or an initial public offering. Our code also provides for oversight, enforcement and recordkeeping provisions.

SAG's Code of Ethics further includes the firm's policy prohibiting the access to non-public information. All employees are reminded that such information may not be used in a personal or professional capacity. A copy of our Code of Ethics is available to our advisory clients and prospective clients upon request.

Item 12: Brokerage Practices

Our firm participates in the TD Ameritrade Institutional program. TD Ameritrade Institutional is a division of TD Ameritrade, Inc. ("TD Ameritrade") member FINRA/SIPC/NFA. TD Ameritrade is an independent and unaffiliated SEC-registered broker-dealer. TD Ameritrade offers to independent investment Advisors services which include custody of securities, trade execution, clearance and settlement of transactions. We receive some benefits from TD Ameritrade through our participation in the program.

As a participant in TD Ameritrade's institutional customer program we may recommend TD Ameritrade to Clients for custody and brokerage services. There is no direct link between our participation in the program and the investment advice we give our Clients, although we may receive economic benefits through 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 Advisor 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 Advisor by third party vendors. Some of the products and services made available by TD Ameritrade through the program may benefit our firm but may not benefit our Client accounts. These products or services may assist us in managing and administering Client accounts, including accounts not maintained at TD Ameritrade. Other services made available by TD Ameritrade are intended to help us manage and further develop our business enterprise. The benefits received by our firm or our personnel through participation in the program do not depend on the amount of brokerage transactions directed to TD Ameritrade.

As part of our fiduciary duties to our clients, we endeavor at all times to put the interests of our clients first. Clients should be aware, however, that the receipt of economic benefits by our firm or our related persons in and of itself creates a potential conflict of interest and may indirectly influence the Advisor's choice of TD Ameritrade for custody and brokerage services.

Item 13: Review of Accounts or Financial Plans

We review accounts on at least a quarterly basis for our clients subscribing to our Asset Management service. The nature of these reviews is to learn whether clients' accounts are in line with their investment objectives, appropriately positioned based on market conditions, and investment policies, if applicable. We do not provide written reports to clients, unless asked to do so. Verbal reports to clients take place on at least an annual basis when we contact clients who subscribe to our Asset Management service. Only our Financial Advisors or Portfolio Managers will conduct reviews.

We may review client accounts more frequently than described above. Among the factors which may trigger an off-cycle review are major market or economic events, the client's life events, requests by the client, etc.

Financial Planning clients do not receive reviews of their written plans unless they take action to schedule a financial consultation with us. We do not provide ongoing services to financial planning clients, but are willing to meet with such clients upon their request to discuss updates to their plans, changes in their circumstances, etc. Financial Planning clients do not receive written or verbal updated reports regarding their financial plans unless they separately contract with us for a post-financial plan meeting or update to their initial written financial plan.

Item 14: Client Referrals & Other Compensation

We do not pay referral fees (non-commission based) to independent solicitors (non-registered representatives) for the referral of their clients to our firm in accordance with Rule 206 (4)-3 of the Investment Advisers Act of 1940.

Item 15: Custody

We do not have custody of client funds or securities. All of our clients receive at least quarterly account statements directly from their custodians. Upon opening an account with a qualified custodian on a client's behalf, we promptly notify the client in writing of the qualified custodian's contact information. If we decide to also send account statements to clients, such notice and account statements include a legend that recommends that the client compare the account statements received from the qualified custodian with those received from our firm.

We encourage our clients to raise any questions with us about the custody, safety or security of their assets. The custodians we do business with will send you independent account statements listing your account balance(s), transaction history and any fee debits or other fees taken out of your account.

Item 16: Investment Discretion

We do not accept discretionary authority to manage securities accounts on behalf of clients.

Item 17: Voting Client Securities

We do not accept proxy authority to vote client securities. Clients will receive proxies or other solicitations directly from their custodian or a transfer agent. In the event that proxies are sent to our firm, we will forward them on to you and ask the party who sent them to mail them directly to you in the future. Clients may call, write or email us to discuss questions they may have about particular proxy votes or other solicitations.

Item 18: Financial Information

Inclusion of a Balance Sheet

We do not require nor do we solicit prepayment of more than \$1,200 in fees per client and six months or more in advance. Therefore we have not included a balance sheet for our most recent fiscal year.

Disclosure of Financial Condition

We have nothing to disclose in this regard.

Bankruptcy Petition

We have nothing to disclose in this regard.