

**Uniform Application for Investment Adviser Registration**

<b>OMB APPROVAL</b>	
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Name of Investment Adviser: Salvatore P Miceli					
Address:	(Number and Street)	(City)	(State)	(Zip Code)	Area Code: Telephone Number:
10 Partridge Lane		Littleton	CO	80127-	303-948-5789

**This part of Form ADV gives information about the investment adviser and its business for the use of clients.  
The information has not been approved or verified by any governmental authority.**

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**(Schedules A, B, C, D, and E are included with Part I of this Form, for the use of regulatory bodies, and are not distributed to clients.)**

**Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number**

Definitions for Part II

Related person -- Any officer, director or partner of applicant or any person directly or indirectly controlling, controlled by, or under common control with the applicant, including any non-clerical, non-ministerial employee.

Investment Supervisory Services -- Giving continuous investment advice to a client (or making investments for the client) based on the individual needs of the client. Individual needs include, for example, the nature of other client assets and the clients personal and family obligations.

<p><b>1. A. Advisory Services and Fees.</b> (check the applicable boxes)</p> <p>Applicant:</p> <p><input checked="" type="checkbox"/> (1) Provides investment supervisory services .....</p> <p><input type="checkbox"/> (2) Manages investment advisory accounts not involving investment supervisory services .....</p> <p><input type="checkbox"/> (3) Furnishes investment advice through consultations not included in either service described above .....</p> <p><input type="checkbox"/> (4) Issues periodicals about securities by subscription .....</p> <p><input type="checkbox"/> (5) Issues special reports about securities not included in any service described above .....</p> <p><input type="checkbox"/> (6) Issues, not as part of any service described above, any charts, graphs, formulas, or other devices which clients may use to evaluate securities .....</p> <p><input checked="" type="checkbox"/> (7) On more than an occasional basis, furnishes advice to clients on matters not involving securities .....</p> <p><input type="checkbox"/> (8) Provides a timing service .....</p> <p><input checked="" type="checkbox"/> (9) Furnishes advice about securities in any manner not described above .....</p>	<p>For each type of service provided, state the approximate % of total advisory billings from that service. (See instruction below.)</p> <p style="text-align: right;"><b>Check if Estimate</b></p> <p style="text-align: right;">80% <input checked="" type="checkbox"/></p> <p style="text-align: right;">% <input type="checkbox"/></p> <p style="text-align: right;">% <input type="checkbox"/></p> <p style="text-align: right;">% <input type="checkbox"/></p> <p style="text-align: right;">% <input type="checkbox"/></p> <p style="text-align: right;">% <input type="checkbox"/></p> <p style="text-align: right;">% <input type="checkbox"/></p> <p style="text-align: right;">15% <input checked="" type="checkbox"/></p> <p style="text-align: right;">% <input type="checkbox"/></p> <p style="text-align: right;">5% <input checked="" type="checkbox"/></p>
<p>(Percentages should be based on applicant's last fiscal year. If applicant has not completed its first fiscal year, provide estimates of advisory billings for that year and state that the percentages are estimates.)</p>	
<p><b>B.</b> Does applicant call any of the services it checked above financial planning or some similar term?..... <span style="float: right;">Yes <input checked="" type="checkbox"/> No <input type="checkbox"/></span></p>	
<p><b>C.</b> Applicant offers investment advisory services for: (check all that apply)</p> <p><input checked="" type="checkbox"/> (1) A percentage of assets under management      <input type="checkbox"/> (4) Subscription fees</p> <p><input checked="" type="checkbox"/> (2) Hourly charges      <input type="checkbox"/> (5) Commissions</p> <p><input checked="" type="checkbox"/> (3) Fixed fees (not including subscription fees)      <input checked="" type="checkbox"/> (6) Other</p>	
<p><b>D.</b> For each checked box in A above, describe on Schedule F:</p> <ul style="list-style-type: none"> <li>• the services provided, including the name of any publication or report issued by the adviser on a subscription basis or for a fee</li> <li>• applicant's basic fee schedule, how fees are charged and whether its fees are negotiable</li> <li>• when compensation is payable, and if compensation is payable before service is provided, how a client may get a refund or may terminate an investment advisory contract before its expiration date</li> </ul>	
<p><b>2. Types of Clients</b> - Applicant generally provides investment advice to : (check those that apply)</p> <p><input checked="" type="checkbox"/> A. Individuals      <input type="checkbox"/> E. Trusts, estates, or charitable organizations</p> <p><input type="checkbox"/> B. Banks or thrift institutions      <input type="checkbox"/> F. Corporations or business entities other than those listed above</p> <p><input type="checkbox"/> C. Investment companies      <input type="checkbox"/> G. Other (describe on Schedule F)</p> <p><input type="checkbox"/> D. Pension and profit sharing plans</p>	

**3. Types of investments.** Applicant offers advice on the following (check those that apply)

<input checked="" type="checkbox"/> A. Equity Securities	<input checked="" type="checkbox"/> H. United States government securities
<input checked="" type="checkbox"/> (1) exchange-listed securities	
<input checked="" type="checkbox"/> (2) securities traded over-the-counter	I. Options contracts on:
<input type="checkbox"/> (3) foreign issuers	<input checked="" type="checkbox"/> (1) securities
<input type="checkbox"/> B. Warrants	<input checked="" type="checkbox"/> (2) commodities
<input checked="" type="checkbox"/> C. Corporate debt securities (other than commercial paper)	J. Futures contracts on:
<input type="checkbox"/> D. Commercial paper	<input type="checkbox"/> (1) tangibles
<input checked="" type="checkbox"/> E. Certificates of deposit	<input type="checkbox"/> (2) intangibles
<input checked="" type="checkbox"/> F. Municipal securities	K. Interests in partnerships investing in:
G. Investment company securities:	<input checked="" type="checkbox"/> (1) real estate
<input checked="" type="checkbox"/> (1) variable life insurance	<input type="checkbox"/> (2) oil and gas interests
<input checked="" type="checkbox"/> (2) variable annuities	<input type="checkbox"/> (3) other (explain on Schedule F)
<input checked="" type="checkbox"/> (3) mutual fund shares	<input type="checkbox"/> L. Other (explain on Schedule F)

**4. Methods of Analysis, Sources of Information, and Investment Strategies.**

A. Applicant's security analysis methods include: (check those that apply)

(1) <input type="checkbox"/> Charting	(4) <input type="checkbox"/> Cyclical
(2) <input type="checkbox"/> Fundamental	(5) <input checked="" type="checkbox"/> Other (explain on Schedule F)
(3) <input type="checkbox"/> Technical	

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B. The main sources of information applicant uses include: (check those that apply)

(1) <input type="checkbox"/> Financial newspapers and magazines	(5) <input type="checkbox"/> Timing services
(2) <input type="checkbox"/> Inspections of corporate activities	(6) <input checked="" type="checkbox"/> Annual reports, prospectuses, filings with the Securities and Exchange Commission
(3) <input checked="" type="checkbox"/> Research materials prepared by others	(7) <input type="checkbox"/> Company press releases
(4) <input checked="" type="checkbox"/> Corporate rating services	(8) <input checked="" type="checkbox"/> Other (explain on Schedule F)

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C. The investment strategies used to implement any investment advice given to clients include: (check those that apply)

(1) <input checked="" type="checkbox"/> Long term purchases (securities held at least a year)	(5) <input type="checkbox"/> Margin transactions
(2) <input type="checkbox"/> Short term purchases (securities sold within a year)	(6) <input type="checkbox"/> Option writing, including covered options, uncovered options or spreading strategies
(3) <input type="checkbox"/> Trading (securities sold within 30 days)	(7) <input checked="" type="checkbox"/> Other (explain on Schedule F)
(4) <input type="checkbox"/> Short sales	

Applicant:  
Salvatore P Miceli

SEC File Number:

Date:  
4/13/2007

**5. Education and Business Standards.**

Are there any general standards of education or business experience that applicant requires of those involved in determining or giving investment advice to clients?.....

Yes  No

(If yes, describe these standards on Schedule F.)

**6. Education and Business Background.**

For:

- each member of the investment committee or group that determines general investment advice to be given to clients, or
- if the applicant has no investment committee or group, each individual who determines general investment advice given to clients (if more than five, respond only for their supervisors)
- each principal executive officer of applicant or each person with similar status or performing similar functions.

On Schedule F, give the:

- name
- year of birth
- formal education after high school
- business background for the preceding five years

**7. Other Business Activities.** (check those that apply)

- A. Applicant is actively engaged in a business other than giving investment advice.
- B. Applicant sells products or services other than investment advice to clients.
- C. The principle business of applicant or its principal executive officers involves something other than providing investment advice.

(For each checked box describe the other activities, including the time spent on them, on Schedule F.)

**8. Other Financial Industry Activities or Affiliations.** (check those that apply)

- A. Applicant is registered (or has an application pending) as a securities broker-dealer.
- B. Applicant is registered (or has an application pending) as a futures commission merchant, commodity pool operator or commodity trading adviser.
- C. Applicant has arrangements that are material to its advisory business or its clients with a related person who is a:
 

<input type="checkbox"/> (1) broker-dealer	<input type="checkbox"/> (7) accounting firm
<input type="checkbox"/> (2) investment company	<input type="checkbox"/> (8) law firm
<input type="checkbox"/> (3) other investment adviser	<input type="checkbox"/> (9) insurance company or agency
<input type="checkbox"/> (4) financial planning firm	<input type="checkbox"/> (10) pension consultant
<input type="checkbox"/> (5) commodity pool operator, commodity trading adviser or futures commission merchant	<input type="checkbox"/> (11) real estate broker or dealer
<input type="checkbox"/> (6) banking or thrift institution	<input type="checkbox"/> (12) entity that creates or packages limited partnerships

(For each checked box in C, on Schedule F identify the related person and describe the relationship and the arrangements.)

D. Is applicant or a related person a general partner in any partnership in which clients are solicited to invest? .....

Yes  No

(If yes, describe on Schedule F the partnerships and what they invest in.)

**9. Participation or Interest in Client Transactions.**

Applicant or a related person: (check those that apply)

- A. As principal, buys securities for itself from or sells securities it owns to any client.
- B. As broker or agent effects securities transactions for compensation for any client.
- C. As broker or agent for any person other than a client effects transactions in which client securities are sold to or bought from a brokerage customer.
- D. Recommends to clients that they buy or sell securities or investment products in which the applicant or a related person has some financial interest.
- E. Buys or sells for itself securities that it also recommends to clients.

(For each box checked, describe on Schedule F when the applicant or a related person engages in these transactions and what restrictions, internal procedures, or disclosures are used for conflicts of interest in those transactions.)

**10. Conditions for Managing Accounts.** Does the applicant provide investment supervisory services, manage investment advisory accounts or hold itself out as providing financial planning or some similarly termed services *and* impose a minimum dollar value of assets or other conditions for starting or maintaining an account?..... Yes  No

(If yes, describe on Schedule F.)

**11. Review of Accounts.** If applicant provides investment supervisory services, manages investment advisory accounts or holds itself out as providing financial planning or some similarly termed services:

A. Describe below the reviews and reviewers of the accounts. **For reviews**, include their frequency, different levels, and triggering factors. **For reviewers**, include the number of reviewers, their titles and functions, instructions they receive from applicant on performing reviews, and number of accounts assigned each.

**REVIEWS**

Advisor reviews all accounts no less often than quarterly and offers a comprehensive annual review. Each quarterly update, a portfolio valuation statement is prepared, along with any current recommendations and correspondence concerning implementation of financial planning and investment matters. Specific triggering factors considered include asset class allocation model, mix of "value", "growth", "large cap", "small cap", other investing styles, investment expense load, risk/return ratings, and tax "efficiency". Additional factors considered quarterly are based on the clients individual situation.

**REVIEWER**

Salvatore Philip Miceli, Registered Investment Advisor

B. Describe below the nature and frequency of regular reports to clients on their accounts.

The client receives a quarterly investment report that includes account positions and valuations broken down by asset class, portfolio performance showing rate of return for various time periods, and a detailed account transaction record. Notes of meeting discussions and recommendations are kept and provided to the client for review at their request.

**12. Investment or Brokerage Discretion.**

- A. Does applicant or any related person have authority to determine, without obtaining specific client consent, the:
- |  |                              |  |
|--|------------------------------|--|
| (1) securities to be bought or sold? .....               | Yes <input type="checkbox"/> | No <input checked="" type="checkbox"/> |
| (2) amount of the securities to be bought or sold? ..... | Yes <input type="checkbox"/> | No <input checked="" type="checkbox"/> |
| (3) broker or dealer to be used? .....                   | Yes <input type="checkbox"/> | No <input checked="" type="checkbox"/> |
| (4) commission rates paid? .....                         | Yes <input type="checkbox"/> | No <input checked="" type="checkbox"/> |

- B. Does applicant or a related person suggest brokers to clients? ..... Yes  No

For each yes answer to A describe on Schedule F any limitations on the authority. For each yes to A(3), A(4) or B, describe on Schedule F the factors considered in selecting brokers and determining the reasonableness of their commissions. If the value of products, research and services given to the applicant or a related person is a factor, describe:

- the products, research and services
- whether clients may pay commissions higher than those obtainable from other brokers in return for those products and services
- whether research is used to service all of applicant's accounts or just those accounts paying for it; and
- any procedures the applicant used during the last fiscal year to direct client transactions to a particular broker in return for products and research services received.

**13. Additional Compensation.**

Does the applicant or a related person have any arrangements, oral or in writing, where it:

- A. is paid cash by or receives some economic benefit (including commissions, equipment or non-research services) from a non-client in connection with giving advice to clients? ..... Yes  No
- B. directly or indirectly compensates any person for client referrals? ..... Yes  No

(For each yes, describe the arrangements on Schedule F.)

**14. Balance Sheet.** Applicant must provide a balance sheet for the most recent fiscal year on Schedule G if applicant:

- has custody of client funds or securities; or
  - requires prepayment of more than \$500 in fees per client and 6 or more months in advance
- Has applicant provided a Schedule G balance sheet? ..... Yes  No

(Answers for Form ADV Part I Items 11 and 12.)

This Schedule is submitted for an individual who is: (Check all boxes that apply)

- A. the applicant, named in Part I Item 1A
- B. a control person, named in Part I Item 10A
- C. an owner of at least 10% of a class of applicant's equity securities
- D. an officer or director, partner, or individual with similar status of applicant, described in Schedule A Item 2a, Schedule B Item 2, or Schedule C Item 2
- E. a member of the applicant's investment committee that determines general investment advice to be given to clients
- F. if applicant has no investment committee, an individual who determines general client advice (if more than five, complete for their supervisors only)
- G. an individual giving investment advice on behalf of the applicant in the jurisdictions checked below:

AL	<input type="checkbox"/>	AK	<input type="checkbox"/>	AZ	<input type="checkbox"/>	AR	<input type="checkbox"/>	CA	<input type="checkbox"/>	CO	<input type="checkbox"/>	CT	<input type="checkbox"/>	DE	<input type="checkbox"/>	DC	<input type="checkbox"/>	FL	<input type="checkbox"/>	GA	<input type="checkbox"/>	HI	<input type="checkbox"/>	ID	<input type="checkbox"/>		
IL	<input type="checkbox"/>	IN	<input type="checkbox"/>	IA	<input type="checkbox"/>	KS	<input type="checkbox"/>	KY	<input type="checkbox"/>	LA	<input type="checkbox"/>	ME	<input type="checkbox"/>	MD	<input type="checkbox"/>	MA	<input type="checkbox"/>	MI	<input type="checkbox"/>	MN	<input type="checkbox"/>	MS	<input type="checkbox"/>	MO	<input type="checkbox"/>		
MT	<input type="checkbox"/>	NE	<input type="checkbox"/>	NV	<input type="checkbox"/>	NH	<input type="checkbox"/>	NJ	<input type="checkbox"/>	NM	<input type="checkbox"/>	NY	<input type="checkbox"/>	NC	<input type="checkbox"/>	ND	<input type="checkbox"/>	OH	<input type="checkbox"/>	OK	<input type="checkbox"/>	OR	<input type="checkbox"/>	PA	<input type="checkbox"/>		
RI	<input type="checkbox"/>	SC	<input type="checkbox"/>	SD	<input type="checkbox"/>	TN	<input type="checkbox"/>	TX	<input type="checkbox"/>	UT	<input type="checkbox"/>	VT	<input type="checkbox"/>	VA	<input type="checkbox"/>	WA	<input type="checkbox"/>	WV	<input type="checkbox"/>	WI	<input type="checkbox"/>	WY	<input type="checkbox"/>	Puerto Rico	<input type="checkbox"/>		
Other: _____ (Specify)																											

- H. involved in any yes answer to the disciplinary question, Part I item 11.

**Schedule F of  
Form ADV  
Continuation Sheet for Form ADV Part II**

Applicant: Salvatore P Miceli	SEC File Number:	Date: 4/13/2007
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Salvatore P Miceli	IRS Empl. Ident. No.:
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Item of Form (identify)	Answer
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Part II - Question 1	<p>Advisor uses two different fee structures independently or in combination for clients seeking (1) investment management, or (2) financial planning services. The aggregate percentages of these fees over the life cycle of all clients breaks down into approximately 80% of all fees are related to managing investment advisory accounts not involving investment supervisory services ( Part II, Question 1 A, box 1), approximately 15% of all fees are related to furnishing advice to clients on matters not involving securities (Part II, Question 1 A, box 7), and approximately 5% of all fees are related to furnishing investment advice about securities that are not described in boxes 1 through 8 in ADV Part II, Question 1 A (Part II, Question 1 A, box 9). Each of the fees is discussed separately below:</p> <p>(1) The Advisor manages investment advisory accounts not involving investments supervisory services for an Investment Management Fee that is based on a percentage of assets managed (Part II, Question 1 A, box 2). This fee is primarily for setting up and maintaining the proper asset allocation for the client's investment accounts. Advisor reviews accounts on a quarterly basis and offers to meet with clients to discuss and review any recommendations. A report detailing any agreed to changes in the client's portfolio is provided to the client on an as needed basis..</p> <p>The following fees are charged on an annual basis and are billed quarterly in arrears. Alternate fee schedules may be used at the election of the client, or paid as services are provided. A client may terminate at any time and obtain a pro rated refund on a quarterly basis. All client investment accounts which the clients seeks specific investment advice are included in the basis for this fee.</p> <p style="text-align: center;"><b>INVESTMENT MANAGEMENT FEE*</b></p> <table style="margin-left: auto; margin-right: auto;"> <tr> <td>\$1 to \$500,000 of Investment Assets</td> <td style="text-align: right;">0.80%</td> </tr> <tr> <td>\$500,001 to \$1,500,000 of Investment Assets</td> <td style="text-align: right;">0.60%</td> </tr> <tr> <td>\$1,500,001 to \$3,000,000 of Investment Assets</td> <td style="text-align: right;">0.40%</td> </tr> <tr> <td>\$3,000,001 of Investment Assets and up</td> <td style="text-align: right;">0.30%</td> </tr> </table> <p>*Start-up Fee - Advisor charges a start-up fee of \$1,000. Advisor may waive all or part of this fee at his discretion.</p> <p>(2) The Advisor furnishes advice to clients on matters not involving securities on a regular basis for a fixed Personal Financial Planning Advisory Fee (Part II, Question 1 A, box 7). Also, the Financial Planning Advisory Fee is used to advice clients on securities in a manner not described in ADV Part II, Question 1 A, boxes 1 through 8 (Part II, Question 1 A, box 9). This fee is primarily for creating, implementing and monitoring a comprehensive financial plans for the client. This includes Insurance Planning, Investment Planning, Tax Planning, Retirement Planning, Dependent Care Planning, and Estate Planning. The number of meetings required for each client varies, depending on the nature of services chosen.</p> <p>The following fees are charged on an annual basis with the following billing schedule: One half (½) of the fee shall be due at engagement, and the remainder due at the time the plan is presented. Alternate fee schedules may be used at the election of the client, or paid as services are provided. A client may terminate at any time. However, only a portion of the fee will be reimbursed, depending on the amount of work completed</p> <p style="text-align: center;"><b>FINANCIAL PLANNING FEE* - \$750 - \$5,000</b></p> <p>*Fee depends on which financial planning areas are addressed.</p> <p>(3) The Advisor furnishes advice to clients on matters not involving securities on a regular basis for an hourly Financial Planning Consulting Fee (Part II, Question 1 A, box 7). Also, the Financial Planning Consulting Fee may be used to advice clients on securities in a manner not described in ADV Part II, Question 1 A, boxes 1 through 8 (Part II, Question 1 A, box 9). This fee is primarily for clients not seeking financial planning or investment management but who need specific or general advice in any of the major areas of financial planning. This includes Insurance Planning, Investment Planning, Tax Planning, Retirement Planning, Dependent Care Planning, and Estate Planning. The fee is paid in full at the time of service and is non-refundable.</p> <p style="text-align: center;"><b>FINANCIAL PLANNING CONSULTING FEE - Negotiated</b></p> <p>Under all arrangements described, it is the Clients responsibility to do the following:</p>	\$1 to \$500,000 of Investment Assets	0.80%	\$500,001 to \$1,500,000 of Investment Assets	0.60%	\$1,500,001 to \$3,000,000 of Investment Assets	0.40%	\$3,000,001 of Investment Assets and up	0.30%
\$1 to \$500,000 of Investment Assets	0.80%								
\$500,001 to \$1,500,000 of Investment Assets	0.60%								
\$1,500,001 to \$3,000,000 of Investment Assets	0.40%								
\$3,000,001 of Investment Assets and up	0.30%								

	<p>1) Provide the Advisor with accurate and timely information.  2) Provide to the Advisor in writing any changes to their circumstances that may affect any area of financial planning or investment manager.  3) Vote their own Proxies. The Advisor will not vote the Client Proxies unless specific arrangements are agreed to in writing.</p> <p>The Client should also be aware that certain fees will be charged by the custodian for transactions in Client's account. Because of the low cost fund structure of most of the mutual funds utilized by the Advisor, the Client will typically pay \$24 for each mutual fund transaction and \$15 for each Exchange Traded Fund (ETF) transaction. Additionally, the Client will be charged transaction fees for selling existing holdings in their account that the Advisor and Client agree to trade.</p>
Part II. Question 4 (A) & (C)	<p>The Advisors investment strategy is deeply rooted in the efficient market theory. That is, the price paid for a given security on a given day is the fair market price. Few opportunities exist for the Advisor to take advantage of mispricings and make profit for the client. Because of this, timing the market is futile. Additionally, the Advisor believes that we cannot predict which investment types (asset classes) will perform better in the future. We therefore, diversify client assets across multiple asset classes commensurate with their risk tolerance, financial needs, and personal preferences.</p> <p>The Advisor believes in diversifying away the business risk associated with owning an individual security (I.e. Enron or Worldcom) by utilizing mutual funds. Academic studies have also shown that over 90% of the returns generated in a Client's portfolio are directly related their asset class decisions. Because of this the Advisor maintains a strict rebalancing strategy for each of his Clients. Furthermore, the Advisor utilizes mutual funds that stay invested within their asset classes and display very little style (asset class) drift. A side benefit to using style pure mutual funds is that their expenses are usually significantly less than most mutual funds.</p>
Part II, Question 4 (B)	<p>Sources of Information -</p> <p>Advisor uses several sources of information to help select securities or to analyze investment strategies. For analyzing investment strategies, the Advisor primarily used the Dimensional Fund Advisors (DFA) Returns programs along with their historical data sources. The advisor has also used data from Morningstar Principia, and the Morningstar Premium online services for help to create investment strategies. The Advisor has also created several spreadsheet programs to help come up with allocation systems for clients with varying levels of risk tolerance.</p> <p>The Advisor primarily uses data from the DFA website and from the Morningstar Premium subscription to help choose the appropriate investments. To a lesser extent the Advisor uses data from the Vanguard website and Barclays IShares website when choosing some holdings. Occasionally, the Advisor will use data from the TD Waterhouse Fixed income desk when individual bonds or CD's are utilized.</p>
Part II - Question 5	<p>The Advisor requires that anyone providing investment advice within the firm should meet minimum educational standards. Specifically, they should be a registered Investment Advisor Representative, and secondly, they should hold an accredited designation associated with the field of advice they are providing (I.e. CFP, ChFC, etc.)</p>
Part II - Question 6	<p><b>EDUCATION AND BUSINESS BACKGROUND</b></p> <p>Education Background --</p> <p>Name: Salvatore Philip Miceli  Date of Birth: May 5, 1966  Education: Bachelor of Science, University of Colorado, 1988  Master of Science, University of Colorado, 1989  CFP Professional Education Program, College for Financial Planning, April 2000</p> <p>Business Background -</p> <p>Financial Planner, 6/1999 - Present  Supervisor, Lockheed Martin, 4/1996 - 7/1999  Technical Marketing &amp; Integration, Lockheed, 10/1994 - 3/1996  Lead Engineer, Lockheed, 6/1993-9/1994  Software Developer, Sole Proprietor, 1/1992 - 3/1993</p>
Part II - Question 7	<p>In addition to providing investment advice the Advisor provides financial planning advice to Clients in the following forms:</p> <p>1) As part of a Wealth Management program approximately 50% of the Advisors time will be spent on furnishing advice not directly related to investments.</p> <p>2) As part of a fixed fee compensation arrangement or a financial planning only arrangement, the Advisor may provide financial planning advice that is not directly related to investments.</p>

Part II, Question 9	Applicant discloses to clients that applicant may engage in purchasing securities that applicant recommends to clients. Applicant does not engage in front running and buys securities on the same terms as the applicant's clients.
Part II - Question 10	The Advisor imposes an investment management start-up fee of \$1,000 for client accounts. The start-up fee is only charged during the first year of services. The Advisor does not impose a minimum yearly fee for investment management only clients. The start-up fee may be waived in part or in its entirety at the discretion of the Advisor.
Part II - Question 12 B	Advisor may recommend a broker to a client who does not have an active relationship with another broker. The advisor considers past performance, personal relationships, and associations with a national or regional brokerage firm in recommending a broker, but the advisor does not determine the reasonableness of the broker's commission, as the engagement of any recommended broker is at the exclusive discretion of the client.
Part II - Question 13	Advisor provides a one year, 20% fee reduction, for existing clients that provide qualifying referrals who engage the the Advisor in a long term investment advisory relationship.
<b>Complete amended pages in full, circle amended items and file with execution page (page 1).</b>	

