

FORM ADV

Part II - Page 1

Uniform Application for Investment Adviser Registration

OMB APPROVAL
OMB Number: 3235-0049
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Name of Investment Adviser:				
FINANCIAL SECURITY ADVISORY, INC.				
Address:	(Number and Street)	(City)	(State) (Zip Code)	(Area Code) (Telephone Number)
	575 Lynnhaven Parkway, Suite 310	Virginia Beach, VA	23452	757- 431-1414

**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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<p>(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.)</p>

Applicant: FINANCIAL SECURITY ADVISORY, INC.	SEC File Number: 801-54496	Date: 2/28/2011
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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 client's personal and family obligations.

<p>1. A. Advisory Services and Fees. (check the applicable boxes)</p> <p>Applicant:</p> <p><input type="checkbox"/> (1) Provides investment supervisory services %</p> <p><input checked="" type="checkbox"/> (2) Manages investment advisory accounts not involving investment supervisory services <u>50</u> %</p> <p><input checked="" type="checkbox"/> (3) Furnishes investment advice through consultations not included in either service described above <u>25</u> %</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 <u>25</u> %</p> <p><input type="checkbox"/> (8) Provides a timing services %</p> <p><input type="checkbox"/> (9) Furnishes advice about securities in any manner not described above %</p> <p style="text-align: center;">(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>For each type of service provided, state the approximate % of total advisory billings from that service. (See instructions below.)</p>								
<p>B. Does applicant call any of the services it checked above financial planning or some similar term?</p> <p style="text-align: right;">Yes <input checked="" type="checkbox"/> No <input type="checkbox"/></p>									
<p>C. Applicant offers investment advisory services for: (check all that apply)</p> <table style="width: 100%;"> <tr> <td><input checked="" type="checkbox"/> (1) A percentage of assets under management</td> <td><input type="checkbox"/> (4) Subscription fees</td> </tr> <tr> <td><input checked="" type="checkbox"/> (2) Hourly charges</td> <td><input type="checkbox"/> (5) Commissions</td> </tr> <tr> <td><input checked="" type="checkbox"/> (3) Fixed fees (not including subscription fees)</td> <td><input type="checkbox"/> (6) Other</td> </tr> </table>		<input checked="" type="checkbox"/> (1) A percentage of assets under management	<input type="checkbox"/> (4) Subscription fees	<input checked="" type="checkbox"/> (2) Hourly charges	<input type="checkbox"/> (5) Commissions	<input checked="" type="checkbox"/> (3) Fixed fees (not including subscription fees)	<input type="checkbox"/> (6) Other		
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<p>D. For each checked box in A above, describe on Schedule F:</p> <ul style="list-style-type: none"> • the services provided, including the name of any publication or report issued by the adviser on a subscription basis or for a fee • applicant's basic fee schedule, how fees are charged and whether its fees are negotiable • 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 									
<p>2. Types of clients - Applicant generally provides investment advice to: (check those that apply)</p> <table style="width: 100%;"> <tr> <td><input checked="" type="checkbox"/> A. Individuals</td> <td><input checked="" type="checkbox"/> E. Trusts, estates, or charitable organizations</td> </tr> <tr> <td><input type="checkbox"/> B. Banks or thrift institutions</td> <td><input checked="" type="checkbox"/> F. Corporations or business entities other than those listed above</td> </tr> <tr> <td><input type="checkbox"/> C. Investment companies</td> <td><input type="checkbox"/> G. Other (described on Schedule F)</td> </tr> <tr> <td><input checked="" type="checkbox"/> D. Pension and profit sharing plans</td> <td></td> </tr> </table>		<input checked="" type="checkbox"/> A. Individuals	<input checked="" type="checkbox"/> E. Trusts, estates, or charitable organizations	<input type="checkbox"/> B. Banks or thrift institutions	<input checked="" type="checkbox"/> F. Corporations or business entities other than those listed above	<input type="checkbox"/> C. Investment companies	<input type="checkbox"/> G. Other (described on Schedule F)	<input checked="" type="checkbox"/> D. Pension and profit sharing plans	
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<input type="checkbox"/> C. Investment companies	<input type="checkbox"/> G. Other (described on Schedule F)								
<input checked="" type="checkbox"/> D. Pension and profit sharing plans									

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

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

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

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

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

- | | |
|---|---|
| (1) <input checked="" type="checkbox"/> Financial newspapers and magazines | (5) <input type="checkbox"/> Timing services |
| (2) <input checked="" 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 checked="" type="checkbox"/> Company press releases |
| (4) <input checked="" type="checkbox"/> Corporate rating services | (8) <input type="checkbox"/> Other (explain on Schedule F) |

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 held within a year) | (6) <input checked="" type="checkbox"/> Option writing, including covered options,
uncovered options, or spreading strategies |
| (3) <input type="checkbox"/> Trading (securities sold within 30 days) | (7) <input type="checkbox"/> Other (explain on Schedule F) |
| (4) <input type="checkbox"/> Short sales | |

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 principal 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:
 - (1) broker-dealer
 - (2) investment company
 - (3) other investment adviser
 - (4) financial planning firm
 - (5) commodity pool operator, commodity trading adviser or futures commission merchant
 - (6) banking or thrift institution
 - (7) accounting firm
 - (8) law firm
 - (9) insurance company or agent
 - (10) pension consultant
 - (11) real estate broker or dealer
 - (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 service(s) 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 the partnerships and what they invest in.)

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 to each.**

Company Principals review all portfolios on an on-going basis. The individual in charge of a specific account is the agent or representative who maintains the client-agent relationship. Our representatives do a complete financial workup to find the problems in a client's situation and then recommend strategies and products to solve these problems. It is up to each representative to effect reviews he may have considered necessary. The investment committee members and their respective duties are described on Schedule F, item 11.

Financial planning reviews are conducted according to the service provided, and are designed to meet the clients' needs. These reviews may occur as often as the Advisor or client deem appropriate. In addition, clients may call the Advisor as needed for consultation or review. The individual in charge of a specific account is the agent or representative who maintains the client-agent relationship.

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

Clients receive copies of trade confirmations for each transaction effected in their portfolios from the corresponding custodian. Client reporting is geared to a four month cycle.

12. Investment or Brokerage Discretion.

A. Does the applicant or any related person have authority to determine, without obtaining specific client consent, the:

- | | | |
|--|--|---|
| (1) securities to be bought or sold? | Yes
<input checked="" type="checkbox"/> | No
<input type="checkbox"/> |
| (2) amount of the securities to be bought or sold? | Yes
<input checked="" type="checkbox"/> | No
<input type="checkbox"/> |
| (3) broker or dealer to be used? | Yes
<input type="checkbox"/> | No
<input checked="" type="checkbox"/> |
| (4) commissions 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 the 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 in 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
<input checked="" type="checkbox"/> | No
<input type="checkbox"/> |
| B. directly or indirectly compensates any person for client referrals? | Yes
<input type="checkbox"/> | No
<input checked="" type="checkbox"/> |

(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

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules)

Full name of applicant exactly as stated in Item IA of Part I of Form ADV: Financial Security Advisory, Inc.	IRS Empl. Ident. No.
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1.A.2	<p><u>Advisory Services</u> The applicant provides an Investment Advisory service that involves the use of carefully selected and managed portfolios of mutual funds, stocks, bonds and/or other securities. The selection of mutual funds to be purchased or sold shall be limited to non-commission mutual funds or transaction fee funds, except where investors have contributed an existing portfolio to the account. Officers and employees of Financial Security Advisory and independent representatives of Financial Security Advisory will assist the client in selecting an appropriate portfolio of mutual funds, stocks, bonds and/or other securities. These accounts are managed on a limited discretionary basis. Advisor does not take custody or title of funds except as authorized by the client for payment of management fees as outlined below.</p>
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1.A.3	<p><u>Financial Planning Services</u> Financial planning is offered as a service by the applicant. We consider this to be a general discipline, which includes but is not limited to, investment management. With financial planning clients, we primarily concern ourselves with overall strategies rather than maintaining individual investment accounts for trading purposes. We most often tend to recommend professional investment managers and work on a team basis. Due to our emphasis on "total" planning, it is our objective to direct the establishment of proper estate planning as well as financial planning. As a matter of course, we recommend the involvement of professionals in whatever related disciplines are required to provide complete services.</p>
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1.A.7	<p>In accordance with 1.A.3., applicant will furnish advice in areas of, but not limited to, tax planning, investment management, risk management, estate planning, retirement planning, education funding, and other personal financial planning areas required by the client. All of these categories fall under the general discipline of financial planning.</p>
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1.D.	<p>Fee Schedule and Miscellaneous Disclosures The annual fee charged for managing assets will be in accordance with the following table:</p>
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Asset Under Management	Annual Management Fee
Up to \$249,999	1.50%
\$250,000 - \$999,999	1.00%
\$1,000,000 - \$5,000,000	0.75%
Portfolios \$5,000,000	Negotiated

There is an annual minimum fee of \$1,200.00. In certain circumstances fees may be negotiated. Negotiated fees may be higher or lower than those designated above.

Schedule F of Form ADV Continuation Sheet for Form ADV Part II	Applicant: Financial	SEC File Number:	Date:
	Security Advisory	801-54496	2/28/2011

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules)

Full name of applicant exactly as stated in Item IA of Part I of Form ADV: Financial Security Advisory, Inc.	IRS Empl. Ident. No.
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Management fees are payable on a tri-annual basis in advance, based on the value of the account(s) at the close of the applicable billing period. Financial Security Advisory, Inc. reserves the right to prorate fees for a given billing period due to deposits made during that billing period. Certain accounts of Financial Security Advisory, Inc. or any of its affiliates", employees, former employees, or their relations may be managed by Financial Security Advisory, Inc. without an advisory fee. Upon termination, prepaid management fees shall be prorated for the time not used, and that portion shall be refundable to client.

In addition to the applicants advisory fees, clients must pay the operating expenses associated with the various mutual funds in which they are invested. The selection of mutual funds to be purchased or sold shall be limited to non-commission mutual funds or transaction fee funds, except where investors have contributed an existing portfolio to the account.

Where a fee is charged for, financial planning, investment advisory and/or consultation services, our quoted fee is based either on an elapsed time or an expected elapsed time at the rate of \$150 per hour. The anticipated fee is between \$1,200 and \$1,500. This fee is payable subsequent to the rendering of appropriate services. The client may terminate the Agreement without penalty within (5) business days from the date set forth in the contract.

5.

Education and Business Standards

A Bachelor's Degree from an accredited university or at least 10 years of related experience in financial matters. Many representatives have graduate degrees or related professional designations such as CFP, ChFC, CLU, MBA, CPA and CFS.

6.

Education & Business Background

(The following people are voting members of the firm's investment committee)

ROBERT J. O'BRIEN

Born: 11/22/40

Education:

University of Connecticut, Storrs, CT. (1963)

Business Experience:

Financial Security Management, Inc.: 1997 to present
Financial Security Advisory, Inc.: 1997 to present

A. Ray Megginson, Sr.

Born: 9/18/52

Education:

Eastern Mennonite College, Harrisonburg, VA (1975)

Business Experience:

Financial Security Management, Inc.: 1997 to present
Financial Security Advisory, Inc.: 1997 to present

Schedule F of Form ADV Continuation Sheet for Form ADV Part II	Applicant: Financial	SEC File Number:	Date:
	Security Advisory	801-54496	2/28/2011

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules)

Full name of applicant exactly as stated in Item IA of Part I of Form ADV: Financial Security Advisory, Inc.	IRS Empl. Ident. No.
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REGINALD C. CORINALDI Born 6/3/52

Education: Swarthmore College, Swarthmore, PA (1975)
University of N.C., Chapel Hill, NC (MBA 1977)

Business Experience: Financial Security Management, Inc.: 1997 to present
Financial Security Advisory, Inc.: 1997 to present

CHARLES F. JENKS, JR. Born 12/27/45

Education: Oklahoma State University, OK (1972)
Air Force Institute of Technology (MS 1976)

Business Experience: Financial Security Management, Inc.: 1997 to present
Financial Security Advisory, Inc.: 1997 to present

JOHN T. ORLANDO Born 06/25/70

Education: Virginia Polytechnic & State University, VA (1993)

Business Experience: Financial Security Management, Inc.: 1997 to present
Financial Security Advisory, Inc.: 1997 to present

RICHARD D. WOODALL Born 10/27/43

Education: Ohio State University, Athens, OH (1966)

Business Experience: Financial Security Management, Inc.: 1997 to present
Financial Security Advisory, Inc.: 1997 to present

Schedule F of Form ADV Continuation Sheet for Form ADV Part II		Applicant: Financial Security Advisory	SEC File Number: 801-54496	Date: 2/28/2011
(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules)				
Full name of applicant exactly as stated in Item IA of Part I of Form ADV: Financial Security Advisory, Inc.				IRS Empl. Ident. No.
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7.B., 8.1., 8.9, & 9.B.	<p><u>Other Business Activities & Other Financial Industry Activities or Affiliations</u></p> <p>Related persons of the Applicant may have other income sources from the sale of products and services other than investment advice to clients for a fee.</p> <p>Related persons of the Applicant may be registered representatives of Financial Security Management, Inc., a registered broker dealer, member FINRA & SIPC. Clients are under no obligation to purchase or sell securities; however, if they choose to implement the plan, commissions may be earned. In addition, Related persons of the Applicant may also be licensed with various insurance companies from which commissions may be earned.</p>
9.E.	<p>Applicant is in and shall continue to be in total compliance with The Insider Trading and Securities Fraud Enforcement Act of 1988. Specifically, Applicant has adopted a firm wide policy statement outlining insider trading compliance by Applicant and its associated persons and other employees.</p> <p>Applicant or individuals associated with Applicant may buy or sell securities identical to those recommended to customers for their personal account.</p>
11.A	<p><u>Review of Accounts</u></p> <p>Financial Security Advisory's investment committee members and Financial Security Advisory's advisers are generally responsible for reviewing client accounts. The Investment Manager and associated employees are typically directed to allocate investments based on the portfolios created by the investment committee and in accordance with the specific investment restrictions of clients. Portfolios are generally reviewed quarterly at a minimum and more frequently based upon changes in the clients objectives. Client consultations evaluating the individual needs of the client, asset allocations, and other factors are provided by the individual adviser responsible for the client relationship. The following Investment committee members participate in overall investment policy and portfolio design.</p> <p><u>INVESTMENT COMMITTEE</u></p> <p>Robert James O'Brien, President Reginald Curtis Corinaldi, Vice President A. Ray Megginson, Sr., Vice President Richard Duncan Woodall, Vice President Charles Frederick Jenks, Jr., Vice President John Thomas Orlando, Chief Investment Officer</p>

Schedule F of Form ADV Continuation Sheet for Form ADV Part II	Applicant: Financial	SEC File Number:	Date:
	Security Advisory	801-54496	2/28/2011

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules)

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12.A. **Investment or Brokerage Discretion**

The firm usually accepts new accounts only when it is given full investment discretion, (*i.e.*, to make investment decisions for the account without prior consultation with the client). The firm's discretionary authority regarding investments may, however, be subject to certain limitations, *e.g.*, restrictions or prohibitions placed by the client on transactions in certain types of securities or industries. Any such limitations are to be agreed upon in advance with each client.

12.B.

In determining the custodians through whom securities transactions for client accounts are to be executed, FSA seeks to negotiate a combination of the most favorable commission and the best price obtainable on each transaction (generally defined as best execution). Consequently, FSA selects custodians primarily on the basis of their execution, trading expertise and service capabilities.

FSA's policy is to seek best execution. However, there may be occasions when the transaction costs charged by the custodian may be greater than those which another custodian may charge if FSA determines in good faith that the amount of such transaction costs are reasonable in relation to the value of the brokerage and research services provided by the executing broker.

13A.

Schwab Institutional makes available to FSA other products and services that benefit FSA but may not directly benefit its clients' accounts. These products include software and other technology that (i) provide access to client data (such as trade confirmations and account statements); (ii) facilitate trade execution and allocate aggregate trade orders for multiple client accounts; (iii) Provide research, pricing and other market data; (iv) facilitate payment of FSA's fees from its client accounts; and (v) assist with back-office functions, recordkeeping and client reporting.

Schwab Institutional also offers other services to help FSA manage and further develop its business enterprise. These services may include (i) compliance, legal and business consulting; (ii) publications and conferences on practice management and business succession. Schwab may make available, arrange and/or pay third-party vendors for types of services rendered to FSA. Schwab may discount and/or waive fees it would otherwise charge for some of these services or pay all or part of the fees of a third-party providing these services to FSA.

Financial Security Offices

Virginia Beach, VA

*575 Lynnhaven Parkway, Suite 310
Virginia Beach, VA 23452
(757) 431-1414 * (757) 431-1991*

*613 N. Lynnhaven Rd.
Virginia Beach, VA 23452
(757) 962-7788 * (757) 486-0921*

Newport News, VA

*800 Diligence Drive, Suite 100
Newport News, VA 23606
(757) 873-4947 * (757) 873-6467*

*11801 Canon Boulevard, Suite 200
Newport News, VA 23606
757-873-4991 * 757-246-3546*

Jacksonville, NC

*824 Gum Branch Road, Suite I
Jacksonville, NC 28540
(910) 455-6400 * (910) 938-2700*

Greensboro, NC

*1400 Battleground Avenue, Suite 211
Greensboro, NC 27408
(336) 574-3132 * (336) 574-2589*

Mystic, CT

*23 Smith Court
Noank, CT 06340
(860) 536-8153 * (860) 572-2783*