

Uniform Application for Investment Adviser Registration

| | |
|--|-----------|
| OMB APPROVAL | |
| OMB Number: | 3235-0049 |
| Estimated average burden hours per response | 9.01 |

| | | | | |
|--|-----------------|-----------|--------------|----------------------------|
| Name of Investment Adviser: Results One Financial, LLC | | | | |
| Address: (Number and Street) | (City) | (State) | (Zip Code) | Area Code Telephone number |
| 970 Oaklawn Avenue, Suite 310 | Elmhurst | IL | 60126 | (630)834-7880 |

**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.**

Table of Contents

| <u>Item Number</u> | <u>Item</u> | <u>Page</u> |
|--------------------|---|-------------|
| 1 | Advisory Services and Fees | 2 |
| 2 | Types of Clients | 2 |
| 3 | Types of Investments | 3 |
| 4 | Methods of Analysis, Sources of Information and Investment Strategies | 3 |
| 5 | Education and Business Standards | 4 |
| 6 | Education and Business Background | 4 |
| 7 | Other Business Activities | 4 |
| 8 | Other Financial Industry Activities or Affiliations | 4 |
| 9 | Participation or Interest in Client Transactions | 5 |
| 10 | Conditions for Managing Accounts | 5 |
| 11 | Review of Accounts | 5 |
| 12 | Investment or Brokerage Discretion | 6 |
| 13 | Additional Compensation | 6 |
| 14 | Balance Sheet | 6 |
| | Continuation Sheet | Schedule F |
| | Balance Sheet, if required | Schedule G |

(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 client's personal and family obligations.

1. **A. Advisory Services and Fees.** (check the applicable boxes)

For each type of service provided, state the approximate % of total advisory billings from that service. (See instructions below.)

Applicant:

| | | |
|-------------------------------------|---|-------------|
| <input checked="" type="checkbox"/> | (1) Provides investment supervisory services | <u>88 %</u> |
| <input type="checkbox"/> | (2) Manages investment advisory accounts not involving investment supervisory services | <u> %</u> |
| <input checked="" type="checkbox"/> | (3) Furnishes investment advice through consultations not included in either service described above | <u>8 %</u> |
| <input type="checkbox"/> | (4) Issues periodicals about securities by subscription | <u> %</u> |
| <input type="checkbox"/> | (5) Issues special reports about securities not included in any service described above | <u> %</u> |
| <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 | <u> %</u> |
| <input checked="" type="checkbox"/> | (7) On more than an occasional basis, furnishes advice to clients on matters not involving securities | <u>4 %</u> |
| <input type="checkbox"/> | (8) Provides a timing service | <u> %</u> |
| <input type="checkbox"/> | (9) Furnishes advice about securities in any manner not described above | <u> %</u> |

(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.)

B. Does applicant call any of the services it checked above financial planning or some similar term? Yes No

C. Applicant offers investment advisory services for: (check all that apply)

- | | |
|--|--|
| <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 |

D. For each checked box in A above, describe on Schedule F:

- 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

2. **Types of Clients** - Applicant generally provides investment advice to: (check those that apply)

- | | |
|---|--|
| <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 (describe on Schedule F) |
| <input checked="" type="checkbox"/> D. Pension and profit sharing plans | |

Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).

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 checked="" type="checkbox"/> (3) foreign issuers | <input type="checkbox"/> (2) commodities |
| <input checked="" 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 partnerships investing in: |
| <input checked="" type="checkbox"/> F. Municipal securities | <input checked="" type="checkbox"/> (1) real estate |
| <input type="checkbox"/> G. Investment company securities: | <input checked="" type="checkbox"/> (2) oil and gas interests |
| <input checked="" type="checkbox"/> (1) variable life insurance | <input checked="" type="checkbox"/> (3) other (explain on Schedule F) |
| <input checked="" type="checkbox"/> (2) variable annuities | <input checked="" 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 checked="" 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 checked="" type="checkbox"/> Margin transactions |
| (2) <input checked="" type="checkbox"/> Short term purchases (securities sold within a year) | (6) <input checked="" type="checkbox"/> Option writing, including covered options, uncovered options or spreading strategies |
| (3) <input checked="" type="checkbox"/> Trading (securities sold within 30 days) | (7) <input type="checkbox"/> Other (explain on Schedule F) |
| (4) <input checked="" type="checkbox"/> Short sales | |

Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).

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
- formal education after high school
- year of birth
- 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:

| | |
|--|--|
| <input type="checkbox"/> (1) broker-dealer | <input checked="" 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 advisor 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 in 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.)

Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).

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

See Schedule F

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

See Schedule F

Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).

12. Investment or Brokerage Discretion.

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

Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).

**Schedule F of
Form ADV**

Continuation Sheet for Form ADV Part II

| | | |
|---|--------------------------------------|----------------------------|
| Applicant: Results One Financial, LLC | SEC File Number: 801-57958 | Date: 12/31/2007 |
|---|--------------------------------------|----------------------------|

(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: Results One Financial, LLC. | IRS Empl. Ident. No.: 36-4376241 |
|---|--|

| Item of Form (identify) | Answer |
|----------------------------|--|
| Part II, Page 2, Item 1 | <p>Results One Financial, LLC, which also operates under the name Symmetric Financial, (collectively, referred to herein as “Applicant”) is a registered investment adviser with the Securities and Exchange Commission. Applicant offers a variety of investment advisory services to meet the needs of its clients (referred to herein as “client(s)”). Associated persons of Applicant are herein referred to as “Advisory Representatives.”</p> <p>Applicant’s services include: (1) discretionary and non-discretionary investment management services to individuals, corporations and charitable organizations, (2) retirement plan services which include (a) discretionary investment management services, (b) non-discretionary consulting services and (c) third-party administration services, and (3) financial planning services for individuals and businesses. The services available under each category may, depending upon the client’s needs and circumstances, be offered according to different formats and levels of complexity.</p> <p>1. INVESTMENT MANAGEMENT SERVICES</p> <p>Investment management services are offered either on a discretionary or non-discretionary basis. By entering into an Advisory Agreement with Applicant, a client in no way surrenders ownership of the cash or securities comprising the assets managed in the account. The fees associated with the Applicant’s investment management services are described separately below.</p> <p>For discretionary accounts, the client authorizes Applicant to make, order and direct any and all transactions involving the assets managed in client’s name and for client’s account with the same authority client would have if client were managing his/her own assets. However, Applicant will not have the authority to withdraw client funds with the exception of withdrawing fees as authorized by the client. Assets under Applicant’ discretion are normally maintained at a brokerage firm recommended by Applicant.</p> <p>For non-discretionary accounts, no trades will be placed without prior approval from client after disclosure by Applicant of its recommendations. If client chooses to have accounts managed on a non-discretionary basis, client is advised that such accounts are subject to certain risks. Risks may include but not be limited to the risk of missing market opportunities or the risk of Applicant being unable to effect timely changes in market positions as a result of not being able to obtain client authorization.</p> <p>Applicant will work closely with the client to determine the client’s investment objectives and risk tolerance. Applicant’s Investor Profile Questionnaire and interviews are used to help determine the client’s investment objectives and risk tolerance level. From this information, Applicant will recommend one or more investment platforms or strategies, which are described below.</p> <p>A. Symmetric Financial Portfolio Services</p> <p>Symmetric Financial Portfolio Services is a program comprised under which the Applicant offers the client various investment portfolios (“Symmetric Portfolios”). The Advisory Representative will work with you to select one or more Symmetric Portfolios that fit your investment objectives and risk tolerance. The Symmetric Portfolios are designed to provide risk-adjusted returns through the use of a proprietary Strategic Asset Allocation investment approach. Currently, there are 57 Symmetric Portfolios. Each Symmetric Portfolio was designed using a proprietary set of investment models, which are comprised of mutual funds, exchange traded funds and bonds and are designed to provide an efficiently-managed client portfolio. Portfolios are designed with a particular equity to fixed income ratio. Accounts managed with a composition of 30% or more in equity investments are considered equity accounts and accounts with less than 30% in equity investments are considered an income account. Periodic client meetings, updates to the Investor Profile Questionnaire, and evaluation of current market conditions will help to ensure that the selected Symmetric Portfolios reasonably match your investment objectives. Symmetric Portfolios are available through the Applicant’s Advisory Representatives. The Applicant may offer the</p> |

Schedule F of Form ADV

Continuation Sheet for Form ADV Part II

| | | |
|---|--------------------------------------|----------------------------|
| Applicant: Results One Financial, LLC | SEC File Number: 801-57958 | Date: 12/31/2007 |
|---|--------------------------------------|----------------------------|

(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: Results One Financial, LLC. | IRS Empl. Ident. No.: 36-4376241 |
|---|--|

| Item of Form (identify) | Answer |
|---------------------------------|--|
| Part II, Page 2, Item 1 (con't) | <p>Symmetric Portfolios using the Symmetric Financial name. These services are offered on a discretionary basis only.</p> <p>B. Symmetric Select Platform</p> <p>The Symmetric Select Platform is offered to clients of other investment advisers who have partnered with the Applicant. The Symmetric Select Platform offers clients selected Symmetric Portfolios with a composition of 50% or more in equity investments. The Applicant, the other adviser and the client enter into a tri-party advisory agreement that details the roles and responsibilities of the Applicant and the other adviser. In general, the Applicant is responsible for managing the client's assets in accordance with the Symmetric Portfolios and the other adviser, as the main client contact, is responsible for gathering information related to the client's investment objectives, time horizon and risk tolerance and working with the client to select the appropriate Symmetric Portfolio for the client. The Applicant offers the Symmetric Select Platform to clients using the Symmetric Financial name. These services are only offered on a discretionary basis. Currently, the Applicant has relationships with two advisers to provide these services: Questar Asset Management, Inc. and 1st Discount Brokerage, Inc.</p> <p>C. Directly Managed Accounts</p> <p>Advisory Representatives of Applicant also offer clients individually tailored investment management accounts. The Advisory Representative will allocate and periodically reallocate (or recommend the allocation or reallocation of) the client's assets among various securities and/or investment vehicles, including: stocks, bonds, mutual funds, exchange traded funds and private placements. These services may be offered on a discretionary or non-discretionary basis.</p> <p>D. Retirement Plan Services</p> <p>Applicant also provides advisory services to employer sponsored retirement plans, including pension and profit sharing plans (the "Plans"). Through written agreements with Plans, the Applicant offers a package of consulting services including core investment recommendations and model portfolio options. The core investment options generally include up to ten individual mutual funds ("Core Investments") selected exclusively from mutual funds that are made available on the platform of the Plan's custodian at the sole discretion of an independent Plan fiduciary. The Applicant will also make available up to five Symmetric Portfolios as investment options to potential plan clients. Consulting services are provided on a non-discretionary. A plan fiduciary other than Applicant has responsibility for determining which investment options, including Symmetric Portfolios, to make available to Plan participants.</p> <p>With respect to Symmetric Portfolios made available to 401(k) plans, Applicant's services consist of providing an initial model portfolio and periodic updates to the model portfolio to a plan fiduciary. Symmetric Portfolios made available through Applicant's 401(k) platform consist of five models with different risk profiles ranging from conservative to aggressive. Each model has static allocation between equity and income ranging from 20% equity/80% income for the conservative portfolio to 97% equity/3% income for the aggressive portfolio. Applicant will rebalance each Symmetric Portfolio to its target allocation periodically, typically annually. As compensation for consulting services, Results One will receive a fixed percentage of Plan assets allocated to the Core Investments and Symmetric Portfolios of up to 1.00% for its services under the consulting agreement with each Plan. This fee does not vary based on recommendations accepted by the Plan fiduciary or selected by participants. The fee does not vary if Symmetric Portfolios are selected as an investment option and no additional fee is charged for ongoing Symmetric Portfolio reallocation services.</p> <p><u>Discretionary Investment Management Services</u></p> <p>The Applicant offers discretionary asset management services to Plans through its Symmetric</p> |

**Schedule F of
Form ADV**

Continuation Sheet for Form ADV Part II

| | | |
|---|--------------------------------------|----------------------------|
| Applicant: Results One Financial, LLC | SEC File Number: 801-57958 | Date: 12/31/2007 |
|---|--------------------------------------|----------------------------|

(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: Results One Financial, LLC. | IRS Empl. Ident. No.: 36-4376241 |
|---|--|

| Item of Form (identify) | Answer |
|------------------------------------|--|
| Part II, Page 2, Item 1 (con't) | <p>Financial Portfolio Services or Directly Managed Accounts platforms. The Applicant may recommend one or more Symmetric Portfolios and/or other asset allocations for the Plans. The Plans will be charged an asset based fee using the fee rates for Symmetric Financial Portfolio Services and/or Directly Managed Accounts.</p> <p><u>Third-Party Administrative Services</u></p> <p>Applicant may recommend an unaffiliated firm to a Plan for administrative services. Client is under no obligation to use the unaffiliated firm for plan administration. If the client chooses to use the unaffiliated firm, the unaffiliated firm will pay Applicant a flat fee to compensate Applicant for completing various documents necessary to establish the plan administration. The third-party administrator's fees will be separate from those charged by Applicant and determined pursuant to the agreement entered between the client and the third-party administrator and may be billed through Applicant. In limited circumstances, Applicant may serve as the third-party administrator and charge a fee for such services.</p> <p style="text-align: center;">E. Personal Financial Management Services</p> <p>Personal Financial Management Services involve monitoring, reporting and providing advice to clients regarding other investment advisers or broker-dealers. For this service, Applicant does not conduct, directly or indirectly, any securities transactions on behalf of the client or participate directly in the selection of the securities to be purchased or sold for the client. Applicant may recommend to the client specific changes to investments held in accounts with third-party advisers or other broker-dealers. However, the final decision to make such adjustments and implementation are made at the direction of the client and/or the third-party adviser or broker-dealer without any additional involvement or conduct by Applicant. Applicant's fee for this service is for monitoring, reporting and providing advice regarding the investment advisers or broker-dealers.</p> <p style="text-align: center;">F. Ancillary Services – Tracking and Reporting Services</p> <p>In addition to our discretionary and non-discretionary investment management services, we also offer clients Tracking and Reporting Services. This service assists clients with monitoring assets for which Applicant provides neither discretionary nor non-discretionary investment management services. For this service, the Applicant provides the client reports and other information related to the assets. The Applicant's obligations under the "Tracking and Reporting Services" is limited and does not include any duty or obligations to make recommendations regarding investments, advise clients regarding risks or hedging strategies, or otherwise provide any investment advice with respect to the assets.</p> <p>Performance results for Tracking and Reporting Services assets are not included when Applicant calculates Applicant's performance results.</p> <p>Fees for Investment Management Services</p> <p>Initial fees for investment management services will be based upon the value of the securities to be managed or monitored by Applicant at the time the Agreement is executed and will be pro-rated for the number of days remaining in the current calendar quarter. Thereafter, the annual fee will be billed quarterly in advance of the calendar quarter and calculated based upon the value of the account on the last business day of the previous calendar quarter. The fee is negotiable and is not based on a share of capital gains or upon capital appreciation of the funds or any portion of the funds. Any commission charges, transaction charges, custodial fees, or other account maintenance fees are to be paid by client and are in addition to the fees charged by Applicant. Additionally, client may pay commissions or fees to broker/dealer of any stocks, bonds or mutual funds purchased by broker/dealer. Applicant does not share in any portion of the additional fees and/or charges.</p> |

**Schedule F of
Form ADV**

Continuation Sheet for Form ADV Part II

| | | |
|---|--------------------------------------|----------------------------|
| Applicant: Results One Financial, LLC | SEC File Number: 801-57958 | Date: 12/31/2007 |
|---|--------------------------------------|----------------------------|

(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: Results One Financial, LLC. | IRS Empl. Ident. No.: 36-4376241 |
|---|--|

| Item of Form (identify) | Answer | | | | | | | | | | | | |
|------------------------------------|--|-----------------------|----------------------|-----------------------|----------------------|-----------------|------|-------|-------|-------------------------------|------|-------|-------|
| Part II, Page 2, Item 1 (con't) | <p>An initial account establishment fee may be charged for investment management services clients to compensate Applicant for initial analysis and set-up of the account. The minimum fee will be \$500 or 2% assets, whichever is greater. The account establishment fee will depend on the size of the account, amount of administration needed to establish the account, the complexity of the services requested as negotiated with the client and at the discretion of Applicant.</p> <p>Applicant manages client assets utilizing mutual funds. Mutual funds may charge operating expenses, management fees or other costs that are not reflected in the advisory fee charged by the Applicant. This fee is ultimately borne by the client as shareholder. A complete description of all fees and expenses are in the relevant prospectuses. Applicant's fees on the value of such assets could be avoided by the client directly investing into these mutual funds.</p> <p>The specific fees applicable to each client will be set forth in the Fee and Service Rider attached to the Investment Advisory Agreement entered between Applicant and each client.</p> <p>Upon client's written authorization investment management fees may be deducted directly from the account. Client will be provided an account statement from the Custodian reflecting the deduction of the fee. If the account does not contain sufficient funds to pay fees, Applicant has limited authority to sell or redeem securities in sufficient amounts to pay fees. Client may reimburse the account for fees paid to Applicant, except ERISA and IRA accounts.</p> <p>Additional assets deposited into the account after it is opened will be charged a pro-rata fee based upon the number of days remaining in the then current calendar quarter. No fee adjustments will be made for partial withdrawals or for account appreciation or depreciation.</p> <p>If account information is not available via electronic interchange, an additional hourly data-gathering fee shall be added to billing. The hourly fee shall be in accordance with the hourly fee schedule as disclosed in the Hourly Fees section on the Fee & Service Rider. The hourly fee shall not exceed the Administrative Assistant hourly fee as disclosed in the Fee & Service Rider and will be calculated based upon the amount of time spent gathering information. This charge will be in addition to investment management fees and may be negotiable.</p> <p>The following represents the maximum fees charged for Applicant's services.</p> <p>Applicant may charge fees on an hourly basis at the following rates:</p> <p style="padding-left: 40px;">Professional - \$240 per hour Paraprofessional - \$110 per hour Clerical - \$50 per hour</p> <p>Hourly fees are calculated based upon actual time spent. Generally, Applicant will invoice client for all the time spent each month. Client may cancel hourly investment management services within five (5) business days after entering into the Advisory Agreement without penalty. After five (5) business days of entering into the Advisory Agreement, client may cancel upon Applicant's receipt of client written notice to cancel. Client will be responsible for any time spent by Applicant in providing client investment management services or analyzing the client situation.</p> <p>Applicant may also charge a fee on the percentage of assets with the account according to the following schedules. The firm has used other fee schedules in the past. Existing clients may be charged more or less than what is listed below.</p> <p>Symmetric Financial In-House Platform and Symmetric Select Platform (Equity Accounts):</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;"><u>Account Total</u></th> <th style="text-align: left;"><u>Reporting Fee</u></th> <th style="text-align: left;"><u>Management Fee</u></th> <th style="text-align: left;"><u>Composite Fee</u></th> </tr> </thead> <tbody> <tr> <td>Up to \$500,000</td> <td>.70%</td> <td>1.05%</td> <td>1.75%</td> </tr> <tr> <td>Over \$500,000 to \$1,000,000</td> <td>.70%</td> <td>1.05%</td> <td>1.75%</td> </tr> </tbody> </table> | <u>Account Total</u> | <u>Reporting Fee</u> | <u>Management Fee</u> | <u>Composite Fee</u> | Up to \$500,000 | .70% | 1.05% | 1.75% | Over \$500,000 to \$1,000,000 | .70% | 1.05% | 1.75% |
| <u>Account Total</u> | <u>Reporting Fee</u> | <u>Management Fee</u> | <u>Composite Fee</u> | | | | | | | | | | |
| Up to \$500,000 | .70% | 1.05% | 1.75% | | | | | | | | | | |
| Over \$500,000 to \$1,000,000 | .70% | 1.05% | 1.75% | | | | | | | | | | |

**Schedule F of
Form ADV**

Continuation Sheet for Form ADV Part II

| | | |
|---|--------------------------------------|----------------------------|
| Applicant: Results One Financial, LLC | SEC File Number: 801-57958 | Date: 12/31/2007 |
|---|--------------------------------------|----------------------------|

(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: Results One Financial, LLC. | IRS Empl. Ident. No.: 36-4376241 |
|---|--|

| Item of Form (identify) | Answer | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|------------------------------------|--|-----------------------|----------------------|-----------------------|----------------------|-------------------|------|------|-------|----------------|------|------|-------|----------------------|----------------------|-----------------------|----------------------|-----------------|------|-------|-------|-------------------------------|------|-------|-------|------------------|------|-------|-------|----------------------|--------------------------|-----------------|-------|-------------------------------|------|------------------|------|----------------------|----------------------|-----------------------|----------------------|-------------------|------|------|------|---------------|------|------|------|
| Part II, Page 2, Item 1 (con't) | <p>Over \$1,000,000 .70% 1.05% 1.75%</p> <p>The fee may be split between Applicant and the other investment adviser which is a party to the tri-party advisory agreement.</p> <p>Symmetric Financial In-House Platform (Fixed Income Accounts):</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;"><u>Account Total</u></th> <th style="text-align: left;"><u>Reporting Fee</u></th> <th style="text-align: left;"><u>Management Fee</u></th> <th style="text-align: left;"><u>Composite Fee</u></th> </tr> </thead> <tbody> <tr> <td>Up to \$2,000,000</td> <td>.60%</td> <td>.90%</td> <td>1.50%</td> </tr> <tr> <td>Over 2,000,000</td> <td>.50%</td> <td>.75%</td> <td>1.25%</td> </tr> </tbody> </table> <p>This fee may be split between Applicant and the other investment adviser which is a party to the tri-party advisory agreement.</p> <p>Directly Managed Accounts:</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;"><u>Account Total</u></th> <th style="text-align: left;"><u>Reporting Fee</u></th> <th style="text-align: left;"><u>Management Fee</u></th> <th style="text-align: left;"><u>Composite Fee</u></th> </tr> </thead> <tbody> <tr> <td>Up to \$500,000</td> <td>.70%</td> <td>1.05%</td> <td>1.75%</td> </tr> <tr> <td>Over \$500,000 to \$1,000,000</td> <td>.70%</td> <td>1.05%</td> <td>1.75%</td> </tr> <tr> <td>Over \$1,000,000</td> <td>.70%</td> <td>1.05%</td> <td>1.75%</td> </tr> </tbody> </table> <p>Retirement Plan Consulting Services:</p> <p>Up to 1.00%</p> <p>Asset Tracking and Reporting Services Fees:</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;"><u>Account Total</u></th> <th style="text-align: left;"><u>Annual Percentage</u></th> </tr> </thead> <tbody> <tr> <td>Up to \$500,000</td> <td>1.00%</td> </tr> <tr> <td>Over \$500,000 to \$1,000,000</td> <td>.80%</td> </tr> <tr> <td>Over \$1,000,000</td> <td>.70%</td> </tr> </tbody> </table> <p>Personal Financial Management Services</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;"><u>Account Total</u></th> <th style="text-align: left;"><u>Reporting Fee</u></th> <th style="text-align: left;"><u>Management Fee</u></th> <th style="text-align: left;"><u>Composite Fee</u></th> </tr> </thead> <tbody> <tr> <td>Up to \$1,000,000</td> <td>.24%</td> <td>.36%</td> <td>.60%</td> </tr> <tr> <td>\$1,000,001 +</td> <td>.24%</td> <td>.36%</td> <td>.60%</td> </tr> </tbody> </table> <p>Client may cancel these services obtained from Applicant, without penalty, upon written notice within five (5) business days after entering into the Advisory Agreement with Applicant. Client will be responsible for any fees and charges incurred by client from third-parties as a result of maintaining the account, such as transaction fees for any securities transactions executed, and account maintenance or custodial fees. Thereafter, client may terminate Advisory Agreement upon Applicant' receipt of written notice to terminate. Upon cancellation, client will receive a refund of all pre-paid quarterly management fees on a pro rated basis through date of termination.</p> <p>2. FINANCIAL PLANNING SERVICES</p> <p>Applicant may consult with or prepare comprehensive or modular financial plans for individual and business clients. Services are deemed completed upon presentation of the financial plan to the client. Additional fees will be charged for reviews that will be in accordance with the Applicant's fee schedule as established for the client.</p> <p>Financial plans are based on the client's financial situation at the time, and are based on financial information disclosed by the client to Applicant. Certain assumptions may be made with respect to interest and inflation rates and use of past trends and performance of the market and economy. However, past performance is in no way an indication of future performance. Applicant cannot and</p> | <u>Account Total</u> | <u>Reporting Fee</u> | <u>Management Fee</u> | <u>Composite Fee</u> | Up to \$2,000,000 | .60% | .90% | 1.50% | Over 2,000,000 | .50% | .75% | 1.25% | <u>Account Total</u> | <u>Reporting Fee</u> | <u>Management Fee</u> | <u>Composite Fee</u> | Up to \$500,000 | .70% | 1.05% | 1.75% | Over \$500,000 to \$1,000,000 | .70% | 1.05% | 1.75% | Over \$1,000,000 | .70% | 1.05% | 1.75% | <u>Account Total</u> | <u>Annual Percentage</u> | Up to \$500,000 | 1.00% | Over \$500,000 to \$1,000,000 | .80% | Over \$1,000,000 | .70% | <u>Account Total</u> | <u>Reporting Fee</u> | <u>Management Fee</u> | <u>Composite Fee</u> | Up to \$1,000,000 | .24% | .36% | .60% | \$1,000,001 + | .24% | .36% | .60% |
| <u>Account Total</u> | <u>Reporting Fee</u> | <u>Management Fee</u> | <u>Composite Fee</u> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Up to \$2,000,000 | .60% | .90% | 1.50% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Over 2,000,000 | .50% | .75% | 1.25% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <u>Account Total</u> | <u>Reporting Fee</u> | <u>Management Fee</u> | <u>Composite Fee</u> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Up to \$500,000 | .70% | 1.05% | 1.75% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Over \$500,000 to \$1,000,000 | .70% | 1.05% | 1.75% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Over \$1,000,000 | .70% | 1.05% | 1.75% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <u>Account Total</u> | <u>Annual Percentage</u> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Up to \$500,000 | 1.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Over \$500,000 to \$1,000,000 | .80% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Over \$1,000,000 | .70% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <u>Account Total</u> | <u>Reporting Fee</u> | <u>Management Fee</u> | <u>Composite Fee</u> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Up to \$1,000,000 | .24% | .36% | .60% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| \$1,000,001 + | .24% | .36% | .60% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

Schedule F of Form ADV

Continuation Sheet for Form ADV Part II

| | | |
|---|--------------------------------------|----------------------------|
| Applicant: Results One Financial, LLC | SEC File Number: 801-57958 | Date: 12/31/2007 |
|---|--------------------------------------|----------------------------|

(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: Results One Financial, LLC. | IRS Empl. Ident. No.: 36-4376241 |
|---|--|

| Item of Form (identify) | Answer |
|---------------------------------|---|
| Part II, Page 2, Item 1 (con't) | <p>does not offer any guarantees or promises that financial goals and objectives will be met. Fees for preparation and presentation of financial planning services and asset allocation services are negotiated based on an hourly fee or fixed fee in accordance with the fee schedules set forth below. The client will have the alternative of choosing hourly or fixed fee billing options. The fee for modular financial plans may be either a negotiated, set fee or the hourly rates as disclosed herein.</p> <p>a) Process</p> <p>In developing the Financial Plan, Applicant will follow this process:</p> <ol style="list-style-type: none"> i. Client will provide Applicant all relevant data that is necessary to complete the questionnaire and other related information forms. ii. Applicant will assist client in determining specific financial objectives for client, taking into account, where appropriate, various personal, financial, investment and tax factors. iii. Applicant will prepare one (1) preliminary version of the Plan. iv. Client will have a counseling session with Applicant planning representative during which time client will be able to discuss any and all aspects of the preliminary version of the plan. v. Applicant will provide client with the finalized Plan based on the objectives and data client has provided. After delivery of the Plan, Applicant' obligation shall terminate. <p>b) Implementation</p> <ol style="list-style-type: none"> i. Applicant will have no duty to implement the Plan. The Plan will recommend certain general courses of action towards helping meet objectives. Unless otherwise agreed between Applicant and the client, Applicant will have no duty to monitor or otherwise oversee the implementation of the Plan. ii. Client at all times, shall be at liberty to follow or disregard, wholly or partially, any information, recommendations, considerations or advice given by Applicant. iii. If client desires, Applicant and/or its affiliates, acting in a sales capacity will recommend specific investment, insurance and other financial products through which the Plan may be specifically implemented. <i>Client is under no obligation to purchase any of these products or additional services from Applicant or its affiliates.</i> Client is advised that the purchase of such products from Applicant or its affiliates could result in the payment of commissions or other fees to an Applicant and/or Applicant planning representative. iv. To the extent client chooses to implement the Plan through the purchase of products from Applicant and/or its affiliates, Applicant will, at clients request and for no additional charge, coordinate any necessary steps related to such purchases. Purchase of services will result in additional fees, which shall be agreed upon prior to provision of same. v. Neither Applicant nor any of its agents, representatives or employees is permitted to, and therefore will not, provide any legal advice. <p>The fees associated with the Applicant's financial planning services are as follows:</p> <p><u>FIXED FEES:</u> Modular \$1,000 to \$10,000 – Comprehensive \$10,000 to \$100,000- Fixed Fees are payable one-half (1/2) upon execution of the Advisory Agreement with Applicant and the balance due at the time of presentation of the plan, unless otherwise agreed upon by Applicant. Client may terminate the Agreement with Applicant and receive a pro-rated refund of any pre-paid fees for planning services at any time up to presentation of the financial plan to client. Pro-rated</p> |

Schedule F of Form ADV

Continuation Sheet for Form ADV Part II

| | | |
|---|--------------------------------------|----------------------------|
| Applicant: Results One Financial, LLC | SEC File Number: 801-57958 | Date: 12/31/2007 |
|---|--------------------------------------|----------------------------|

(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: Results One Financial, LLC. | IRS Empl. Ident. No.: 36-4376241 |
|---|--|
| Item of Form (identify) | Answer |
| | <p>fees will be calculated based on the Applicant' standard hourly rate and the actual time spent in preparation of the plan.</p> <p>HOURLY FEES: The Applicant may also charge fees for these services on an hourly basis at the rates hourly disclosed above.</p> <p>Additional Information Related to Applicant's Services</p> <p>In addition to the investment management services, financial planning services and employee benefits plan consulting services described above, Applicant has affiliates that offer accounting, tax and business consulting services, business valuation, and insurance products which are in addition to the advisory fees disclosed herein.</p> <p>Applicant may engage the investment advisory services of various third-party investment managers and may pay a fee to such managers for the investment management and review of client portfolios. Additionally, Applicant may recommend various third-party asset managers to clients and work with the third-party manager to coordinate the management activities of client accounts. Additionally, a client may pay fees to a third-party manager or broker/dealer and these fees may be in addition to the fees charged by Applicant. These fees are detailed in the disclosure brochure of the third-party manager. Applicant does not share in any portion of the additional fees or other charges assessed by the third-party manager or broker/dealer.</p> <p>Applicant may also enter agreements with other Registered Investment Advisors wherein Applicant would be engaged to act as a Subadvisor with respect to clients of the other Investment Advisor who engages Applicant. Applicant will receive a fee for providing Subadvisory services which may be paid to Applicant either directly by the client or by the other Investment Advisor. In addition, Applicant may pay a referral fee to a Registered Investment Advisor or Registered Investment Advisor Representative, or other person exempt from investment adviser registration requirements, who refers clients to Applicant.</p> <p>Referral to Outside Managers</p> <p>Applicant may refer clients to unaffiliated money managers when it deems that it is suitable for a particular client in light of the client's risk tolerance and objectives. As consideration for referring clients to these managers, Applicant will receive compensation as a solicitor for the account a percentage of the advisory fees paid to the unaffiliated manager. Applicant has entered into a written agreement with the unaffiliated money manager and the nature of the relationship will be disclosed to potentially referred clients through the use of a solicitor's disclosure statement.</p> <p>Other Investments</p> <p>Applicant has recommended investments in leasing and cable television partnerships, and may recommend other partnerships engaged in other businesses which Applicant determines to be an appropriate investment for the client.</p> <p>The Applicant may offer some clients the opportunity to invest in private placements of equities and other securities including subordinated secured convertible notes. Such securities present greater liquidity risks than exchange-traded securities. The nature of these investments is usually high yield and high risk with a greater possibility of loss of some or all of the client's investment. These securities are considered speculative and may be illiquid. This lack of liquidity may restrict the firm's ability to dispose of these investments in a timely manner and for a fair price.</p> <p>Such securities will be valued at purchase price for the purpose of calculating investment management fees.</p> |
| Part II, Page 3, Item 3. K. | |
| Part II, Page 3, Item 3. L. | |
| Part II, Page 4, Item 5. | <p>Education and Business Standards.</p> <p>Applicant requires at least a bachelor's degree from an accredited institution and/or two years prior experience in financial management or a related field. Individuals providing investment advice will be properly licensed and registered and licensing and registration is required under any applicable</p> |

**Schedule F of
Form ADV**

| | | |
|---|--------------------------------------|----------------------------|
| Applicant: Results One Financial, LLC | SEC File Number: 801-57958 | Date: 12/31/2007 |
|---|--------------------------------------|----------------------------|

Continuation Sheet for Form ADV Part II

(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: Results One Financial, LLC. | IRS Empl. Ident. No.: 36-4376241 |
|---|--|

| Item of Form (identify) | Answer |
|----------------------------|---|
| Part II, Page 4, Item 6. | <p>states' securities laws where such individual engages in investment advisory services.</p> <p>Education and Business Backgrounds:</p> <p>Members of the Investment Committee:</p> <p>NAME: Charles L. Rizzo Year of Birth: 1950</p> <p>Formal Education: Bradley University, Peoria, IL- attended for 1 year Illinois Central College, Peoria, IL- attended for one-half a year College of DuPage, Glen Ellyn, IL- 1969-1970, Associates Northern Illinois University, DeKalb, IL- 1970-1973, BS Education/Accounting University of Illinois, Chicago, IL- attended for one-half a year DePaul University, Chicago, IL- attended for one-half a year CFP, College for Financial Planning, Denver, CO, 1984 Enrolled Agent License – 1979 licensed with the US Treasury Department to practice before the Internal Revenue Service Securities Licenses – Series 24 General Securities Principal, 7 General Securities Representative, and 63 Uniform Securities Agent State</p> <p>Business Background: Questar Capital Corporation, a broker/dealer- position: Registered Principal - 09/2006 to Present Results One Financial, LLC, a Registered Investment Advisor – position: Member-Director, Advisory Representative– 07/2000 to Present Results One Financial Mortgage Corp., a mortgage company – position: Stockholder and Loan Officer – 12/2000-Present Waterstone Financial Group, a broker/dealer –position: General Securities Principal and Registered Representative – 11/1997 to 09/2006 Rizzo, Wagner & Associates, Ltd., and accounting and tax firm – position: President – 06/1994 to 12/2005 CLR Financial Associates, Inc., a former Registered Investment Advisor – position: President – 08/1982 to 12/2005</p> <p>Name: Michael V. Kronk Year of Birth: 1944</p> <p>Formal Education: Wayne State University, Detroit, MI - attended for 1 year Sacred Heart College, Detroit, MI - 1964-1967, BA in English University of Detroit, Detroit, MI – 1969-1970, MA in Theology West Michigan University, Kalamazoo, MI – attended for 3 years in the MBA program CFP, College for Financial Planning, Denver, CO 1997 Securities Licenses – Series 7 General Securities Representative and 63 Uniform Securities Agent State</p> <p>Business Background: Questar Capital Management, a broker/dealer- position:—Registered Representative, 09/2006 to Present Results One Financial, LLC, a Registered Investment Advisor - position: Investment Committee Chair Person and Advisory Representative – 07/2000 to Present Waterstone Financial Group, a broker/dealer – position: Registered Representative – 11/1997 to 09/2006</p> <p>Name: Steven Salutric Year of Birth: 1958</p> <p>Formal Education: Northern Illinois University, DeKalb, IL – 1977-1980, BA in Accounting</p> <p>Business Background: Results One Financial, LLC, a Registered Investment Advisor – position: Member-Director – 07/2000 to Present</p> |

**Schedule F of
Form ADV**

| | | |
|---|--------------------------------------|----------------------------|
| Applicant: Results One Financial, LLC | SEC File Number: 801-57958 | Date: 12/31/2007 |
|---|--------------------------------------|----------------------------|

Continuation Sheet for Form ADV Part II

(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: Results One Financial, LLC. | IRS Empl. Ident. No.: 36-4376241 |
|---|--|

| Item of Form (identify) | Answer |
|----------------------------|---|
| | <p>Results One Financial Mortgage Corp., a mortgage company – position: President – 07/2000 to Present Securities Licenses – Series 65 Uniform Investment Advisor Representative</p> <p>Name: Richard M. Kenyon Year of Birth: 1946 Formal Education: Brown University, Providence, RI – 1963-1967, BA in History Harvard Business School, 1971-1973, MBA Control and Finance Securities Licenses – Series 7 General Securities Representative and 66 Uniform Investment Advisor Representative and Uniform Securities Agent State Combined</p> <p>Business Background: Questar Capital Management, a broker/dealer- position:—Registered Representative, 09/2006 to Present Results One Financial, LLC, a Registered Investment Advisor – position: Advisory Representative – 01/2002 to Present Waterstone Financial Group, a broker/dealer – position: Registered Representative – 03/2002 to 09/2006</p> <p>Name: Jason Helms Year of Birth: 1978 Formal Education Elmhurst College, IL 1997-2002, BA in Finance</p> <p>Business Background: Results One Financial, LLC A Registered Investment Advisor - Position: Operations Specialist/Analyst – 07/2002 to Present Raymond James Financial Services – Position: Intern - 01/2002 to 06/2002</p> <p>Other Officer of the Firm: Name: Gina Hornbogen Year of Birth: 1973 Formal Education: St. Xavier University University of Phoenix, Bachelors in Finance Securities Licenses -- Series 7 General Securities Representative, 65 Uniform Investment Advisor Representative and 63 Uniform Securities Agent State</p> <p>Business Background: Questar Capital Corporation, a broker/dealer, position: Registered Representative – 09/2006 – Present Results One Financial, LLC, A Registered Investment Advisor – positions: Advisory Representative 7/2004 – Present; Chief Compliance Officer – 10/2004 – Present; Administrative Assistant 12/2000 – 07/2004 Waterstone Financial Group, a broker/dealer – position: Registered Representative – 01/2001 – 9/2006</p> <p>Other Investment Adviser Representatives: Name: Henry S. Torres Year of Birth: 1938 Formal Education: CFP, College for Financial Planning, Denver, CO 1987 Securities Licenses- Series 7, General Securities Representative, 24, General Securities Principal, 63, Uniform Securities Agent, 65, Uniform Investment Adviser</p> <p>Business Background: Questar Capital Corporation, a broker/dealer, position: Registered Representative 03/2007 – Present Results One Financial, LLC, A Registered Investment Advisor- position: Advisory Representative 03/2007-Present</p> |

**Schedule F of
Form ADV**

Continuation Sheet for Form ADV Part II

| | | |
|---|--------------------------------------|----------------------------|
| Applicant: Results One Financial, LLC | SEC File Number: 801-57958 | Date: 12/31/2007 |
|---|--------------------------------------|----------------------------|

(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: Results One Financial, LLC. | IRS Empl. Ident. No.: 36-4376241 |
|---|---|
| Item of Form (identify) | Answer |
| Part II, Page 4, Items 7 (a) and (b) Part II, Page 4, Item 8 (c) 7. Part II, Page 4, Items 7 (c) | <p>Capital Securities Investment Corporation, a broker/dealer and registered investment advisor-position: Registered Principal and Registered Representative 03/1999 – 03/2007</p> <p>Other Business Activities. In addition to the investment advisory services disclosed, Results One Financial, LLC offers insurance products, and its affiliates offer accounting, tax and business consulting services, business valuation, and mortgage services for a fee which is in addition to the advisory fees disclosed herein.</p> <p>The principal executive officers may be licensed insurance agents and offer various insurance products for which they will be paid a commission. The principal executive officers may also have securities licenses and be registered representatives of Questar Capital Corporation, a registered broker/dealer, member FINRA and SIPC. Such compensation will be in addition to any advisory fees charged to clients. Associated persons have a conflict of interest in having clients purchase insurance products through insurance licensed associated persons and/or securities through securities licensed associated persons in that both fees and commissions may be received.</p> <p>Richard Kenyon’s principal business is providing accounting and tax services. Richard spends approximately 85% of his time involved in accounting and tax services, 6% of his time is spent working with Results One Mortgage Corp. and 9% of his time in securities sales with Questar Capital Corporation, a registered broker/dealer.</p> <p>Steve Salutric is a CPA and his principal business is accounting and business consulting. In addition, approximately 20% of Steve Salutric’s time is spent working with Results One Mortgage Corp. and 10% in the investment advisory business of Applicant.</p> <p>Charles Rizzo’s principal business is providing investment advisory services through Applicant. Approximately 10% of Charles Rizzo’s time is spent providing accounting services, 10% acting as an insurance and securities agent.</p> |
| Part II, Page 4, Item 8. D. | <p>Other Financial Industry Activities or Affiliations</p> <p>Charles L. Rizzo and Steven W. Salutric own a 12.5% and 12.5% interests, respectively, in a limited liability company formed to purchase commercial real estate. Although several of the other owners of the limited liability company are clients of Applicant; Applicant did not solicit or advise such clients regarding their ownership interest in the limited liability company.</p> <p>Charles L. Rizzo and Steven W. Salutric, Members and Directors of Results One Financial, LLC also serve as Managers of a private placement, Park Avenue Entertainment, LLC, d.b.a. Rizzo’s that was formed as an Illinois Limited Liability Company to own and operate Rizzo’s, a restaurant and bar, providing an upscale restaurant and night entertainment and bar in the downtown Naperville Illinois area. Clients of Applicant may be solicited to invest in Rizzo’s but are under no obligation to do so.</p> |
| Part II, Page 5, Item 9 B. | <p>Participation or Interest in Client Transactions</p> <p>Clients may direct the execution of securities transactions to a particular broker-dealer. Associated persons of Applicant may be registered representatives of Questar Capital Corporation (“Questar Capital Corporation”), an FINRA member broker-dealer. Associated persons who are registered representatives may receive commissions from Questar Capital Corporation which result from the purchase or sale of securities effected on behalf of Applicant’s clients. Clients are not obligated to use Questar Capital Corporation for execution of securities transactions. However, if they choose to implement the plan, commissions may be earned in addition to any fees paid for advisory services. Commissions may be higher or lower at Questar Capital Corporation than at other broker/dealers. Associated persons of Applicant may have a conflict of interest in having clients purchase securities and/or insurance related products through Questar Capital Corporation in that the higher their</p> |

Schedule F of Form ADV

Continuation Sheet for Form ADV Part II

| | | |
|---|--------------------------------------|----------------------------|
| Applicant: Results One Financial, LLC | SEC File Number: 801-57958 | Date: 12/31/2007 |
|---|--------------------------------------|----------------------------|

(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: Results One Financial, LLC. | IRS Empl. Ident. No.: 36-4376241 |
|---|--|

| Item of Form (identify) | Answer |
|-------------------------|--------|
|-------------------------|--------|

| | |
|-----------------------------------|---|
| <p>Part II, Page 5, Item 9 E.</p> | <p>production with Questar Capital Corporation the greater potential for obtaining a higher pay-out on commissions earned. Further, associated persons of Applicant may be restricted to only offering those products and services that have been reviewed and approved for offering to the public through Questar Capital Corporation.</p> <p>Under the rules and regulations of FINRA, Questar Capital Corporation has the obligation to perform certain supervisory functions regarding certain activities engaged in by advisory representatives who are also registered representatives of Questar Capital Corporation. Applicant may pay a fee to Questar Capital Corporation for supervisory review of the investment management clients' accounts and transactions.</p> <p>Code of Ethics Applicant, its employees and independent contractors ("Related Accounts") may purchase or sell the same securities purchased or sold for clients. In such events, Applicant makes every attempt to effect securities transactions in client accounts in a manner in which the client accounts are not disadvantaged.</p> <p>As these situations represent a conflict of interest, the Adviser has established the following restrictions in order to ensure its fiduciary responsibilities.</p> <p>The Related Accounts may not purchase or sell any security prior to Applicant executing such security for any advisory client. There can be no assurance, however, that securities purchased or sold for the Related Accounts might not be later deemed appropriate for purchase or sale for client accounts. All such transactions are carefully reviewed by management to insure that transactions on behalf of Related Accounts are executed in good faith without anticipation or foreknowledge of transactions being executed for clients' accounts. Additionally, associated persons are prohibited from trading on non-public information or sharing such information. Applicant and its associated persons are required to conduct their securities and investment advisory business in accordance with all applicable Federal and State securities regulations.</p> <p>This investment policy has been established recognizing that some securities being considered for purchase and sale on behalf of the Applicant's client's trade in sufficiently broad markets to permit transactions by clients to be completed without an appreciable impact on the markets of the securities. Under certain circumstances, exceptions may be made to the policies stated above. Records of these trades, including the reasons for the exceptions, will be maintained with the Adviser's records in the manner set forth above.</p> <p>Open-end mutual funds and/or the investment sub-accounts which may comprise a variable insurance product are purchased or redeemed at a fixed net asset value price per share specific to the date of purchase or redemption. As such, transactions in mutual funds and/or variable insurance products by Advisory Representatives are not likely to have an impact on the prices of the fund shares in which clients invest, and are therefore not prohibited by the Applicant's Investment policies and procedures.</p> <p>In accordance with Section 204A of the Investment Advisers Act of 1940, the Applicant also maintains and enforces written policies reasonably designed to prevent the misuse of material non-public information by the Applicant or any person associated with the Applicant.</p> |
| <p>Part II, Page 5, Item 10.</p> | <p>Conditions for Managing Accounts. An initial account establishment fee may be charged for investment management services clients to compensate Applicant for initial analysis and set-up of the account. The minimum fee will be \$500 or 2% assets, whichever is greater. The account establishment fee will depend on the size of the account, amount of administration needed to establish the account, the complexity of the services requested as negotiated with the client and at the discretion of Applicant.</p> <p>Review of Accounts</p> |

**Schedule F of
Form ADV**

Continuation Sheet for Form ADV Part II

| | | |
|---|--------------------------------------|----------------------------|
| Applicant: Results One Financial, LLC | SEC File Number: 801-57958 | Date: 12/31/2007 |
|---|--------------------------------------|----------------------------|

(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: Results One Financial, LLC. | IRS Empl. Ident. No.: 36-4376241 |
|---|--|

| Item of Form (identify) | Answer |
|---|---|
| Part II, Page 5, Items 11.A. and B. | <p>Investment management accounts utilizing the Symmetric Portfolios are reviewed at least quarterly for the appropriate range of asset allocation, risk tolerance, and to ensure compliance with the client objectives. A member or members of the Investment Committee review, on behalf of the applicant, all of the accounts and makes the final decision as to what recommendations will be made to the clients. Management reports are provided to the Investment Committee on at least an annual basis to set general investment direction and outlining company performance and investments.</p> <p>An Investment Committee, consisting of officers and other individuals of the firm, meet from time to time to review general investment direction, asset allocation and to review the direction of the economy and how that may affect the firms investment posture and recommendations. Additionally, the committee reviews major changes in equity and fixed income investment direction.</p> <p>Accounts other than the Symmetric Select Portfolios are reviewed on an ongoing basis by the Advisory Representative. The Investment Committee does not review these accounts.</p> <p>Reports to Clients Applicant provides its investment management clients utilizing the Symmetric Select Portfolios with quarterly written reports which contain a list of assets under management, fair market value of each asset, a summary of the diversification of investments, quantity of each asset, and price used to calculate value. In addition, clients receive a report showing quarterly performance in dollars. The report shows beginning and ending value, net contributions, capital appreciation, dividends, interest and management fees.</p> <p>Clients may receive additional reports, quarterly or periodically, to meet specific client needs or to show in more detail investment performance or current investment status.</p> <p>Clients who utilize the Applicant's comprehensive financial planning services will receive a written financial plan and may receive subsequent written reports as requested. Partial plans are generally provided with a written analysis and oral recommendations.</p> <p>Directly Managed Accounts receive no less than monthly written statements from their Custodian. Additional reports may also be provided.</p> |
| Part II, Page 6, Item 12. A. (1) and (2) and B. | <p>Investment or Brokerage Discretion Clients may grant Applicant authorization to manage client's accounts on a discretionary basis. Client will grant such authority to Applicant by execution of the investment advisory agreement. Discretionary authorization may be terminated by the client at any time effective upon receipt by Applicant of written notice terminating discretionary authorization. Additionally, client is advised that:</p> <ol style="list-style-type: none"> 1) Client may set parameters with respect to when account should be rebalanced and set trading restrictions or limitations; 2) Applicant must obtain written client consent to establish any mutual fund, variable annuity, or brokerage account; 3) Applicant requires the use of associated person's broker/dealer for sales in commissionable mutual funds or variable annuities. Associated persons who are registered representatives of Questar Capital Corporation are restricted under FINRA Conduct Rule 3040 to conduct securities transactions only with those broker/dealers for whom Questar Capital Corporation has given them written authorization. <p>Applicant has contracted with Charles Schwab in order to utilize Schwab's advisory program and offer clients fee-based managed accounts. Clients choosing to engage Applicant for management services will need to complete account applications to establish a brokerage account at Schwab if client uses Schwab as broker/dealer or custodian for their account. Clients are in no way obligated to establish an account with Schwab. However, Applicant may be limited in the management services it can provide should clients choose another broker/dealer. Client is advised that maintenance of a Schwab account may cause the client to incur certain account maintenance fees</p> |

**Schedule F of
Form ADV**

Continuation Sheet for Form ADV Part II

| | | |
|---|--------------------------------------|----------------------------|
| Applicant: Results One Financial, LLC | SEC File Number: 801-57958 | Date: 12/31/2007 |
|---|--------------------------------------|----------------------------|

(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: Results One Financial, LLC. | | IRS Empl. Ident. No.: 36-4376241 |
|---|---|--|
| Item of Form (identify) | Answer | |
| Part II, Page 6, Item 13. B. | <p>and custodial fees which may be higher or lower than another broker/dealer offering similar services. Additionally, client is advised that client will incur transaction fees as a result of securities transactions conducted by Applicant. Applicant does not share in any portion of such fees. Applicant has chosen Charles Schwab due to its ability to work with independent investment advisers.</p> <p>Additional Compensation Applicant may hire employees who would be compensated based on a percentage of revenue generated. Applicant may compensate third parties for client referrals and for assistance in servicing those clients.</p> <p>Applicant may enter into arrangements with individuals ("Solicitor") whereby the Solicitor will refer clients who may be a candidate for investment advisory services to Applicant. In return, Applicant will agree to compensate the Solicitor for the referral. Compensation to the Solicitor is dependent on the client entering into an advisory agreement with Applicant for advisory services. Compensation to solicitor will be an agreed upon percentage of Applicant's advisory fee. Applicant's referral program is in compliance with the federal regulation as set out in 17 CFR section 275.206(4)-3. The solicitation/referral fee is paid pursuant to a written agreement retained by both the investment adviser and the solicitor. The Solicitor will be required to provide the client with a copy of the Applicant's Form ADV Part II and a Solicitor Disclosure brochure prior to or at the time of entering into any investment advisory contract with Applicant. Solicitor is not permitted to offer clients any investment advice on behalf of Applicant.</p> | |