

## **Item 2 Material Changes**

We have made the following changes to this Form ADV Part 2A Brochure since it was filed with the SEC in March 2015:

- We have clarified our arrangement with TD Ameritrade for negotiating commissions in Item 12 – Brokerage Practices.
- We have clarified our recommendation that TD Ameritrade be used for all client accounts, except under certain circumstances in Item 12- Brokerage Practices.
- We have added another custodian, Mid Atlantic Capital Group, Inc.
- We have clarified the administrative fee paid to Wealth Advisory Group to perform our back office and compliance functions and the conflict of interest this presents.

We have also made the following non-material change; updated our assets under management as of December 31, 2015 in Item 4- Advisory Business.

We will ensure that you receive a summary of any material changes to this and subsequent Brochures within 120 days of the close of our business' fiscal year which is December 31st. We will provide other ongoing disclosure information about material changes as necessary. We will also provide you with a new Brochure, as necessary, based on changes or new information. Currently, our Brochure may be requested at any time, without charge, by contacting our Chief Compliance Officer ("CCO") 517-339-7662.