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FORM ADV

Uniform Application for Investment Adviser Registration

Part II - Page 1

Name of Investment Adviser: Papadopoulos, George					
Address:	(Number and Street)	(City)	(State)	(Zip Code)	Area Code: Telephone Number:
	39555 Orchard Hill Place, #600	Novi	MI	48375	(734) 929-6405

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 government authority.

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(Schedule 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.

Applicant: Papadopoulos, George	SEC File Number: 801-	Date: 2/12/10
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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.	<p>A. Advisory Services and Fees. (check the applicable boxes)</p> <p>Applicant:</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%;"><input type="checkbox"/></td> <td style="width: 85%;">(1) Provides investment supervisory services</td> <td style="width: 10%; text-align: right;">_____ %</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td>(2) Manages investment advisory accounts not involving investment supervisory services</td> <td style="text-align: right;">80%</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td>(3) Furnishes investment advice through consultations not included in either service described above</td> <td style="text-align: right;">5%</td> </tr> <tr> <td><input type="checkbox"/></td> <td>(4) Issues periodicals about securities by subscription</td> <td style="text-align: right;">_____ %</td> </tr> <tr> <td><input type="checkbox"/></td> <td>(5) Issues special reports about securities not included in any service described above</td> <td style="text-align: right;">_____ %</td> </tr> <tr> <td><input type="checkbox"/></td> <td>(6) Issues, not as part of any service described above, any charts, graphs, formulas, or other devices which clients may use to evaluate securities</td> <td style="text-align: right;">_____ %</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td>(7) On more than an occasional basis, furnishes advice to clients on matters not involving securities</td> <td style="text-align: right;">15%</td> </tr> <tr> <td><input type="checkbox"/></td> <td>(8) Provides a timing service</td> <td style="text-align: right;">_____ %</td> </tr> <tr> <td><input type="checkbox"/></td> <td>(9) Furnishes advice about securities in any manner not described above</td> <td style="text-align: right;">_____ %</td> </tr> </table> <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>	<input type="checkbox"/>	(1) Provides investment supervisory services	_____ %	<input checked="" type="checkbox"/>	(2) Manages investment advisory accounts not involving investment supervisory services	80%	<input checked="" type="checkbox"/>	(3) Furnishes investment advice through consultations not included in either service described above	5%	<input type="checkbox"/>	(4) Issues periodicals about securities by subscription	_____ %	<input type="checkbox"/>	(5) Issues special reports about securities not included in any service described above	_____ %	<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	_____ %	<input checked="" type="checkbox"/>	(7) On more than an occasional basis, furnishes advice to clients on matters not involving securities	15%	<input type="checkbox"/>	(8) Provides a timing service	_____ %	<input type="checkbox"/>	(9) Furnishes advice about securities in any manner not described above	_____ %	<p>For each type of service provided, state the approximate % of total advisory billings from that service. (See instruction below.)</p>
<input type="checkbox"/>	(1) Provides investment supervisory services	_____ %																											
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<input type="checkbox"/>	(9) Furnishes advice about securities in any manner not described above	_____ %																											
	<p>B. Does the applicant call any of the services it checked above financial planning or some similar term?</p>	<table style="border: none;"> <tr> <td style="text-align: center;">Yes</td> <td style="text-align: center;">No</td> </tr> <tr> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </table>	Yes	No	<input checked="" type="checkbox"/>	<input type="checkbox"/>																							
Yes	No																												
<input checked="" type="checkbox"/>	<input type="checkbox"/>																												
	<p>C. Applicant offers investment advisory services for: (check all that apply):</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;"><input checked="" type="checkbox"/> (1) A percentage of assets under management</td> <td style="width: 50%;"><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 																												
2.	<p>Types of Clients - Applicant generally provides investment advice to: (check those that apply)</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;"><input checked="" type="checkbox"/> A. Individuals</td> <td style="width: 50%;"><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 (describe 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 (describe on Schedule F)	<input checked="" type="checkbox"/> D. Pension and profit sharing plans																					
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Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).

Applicant:

Papadopoulos, George

SEC File Number:

801-

Date:

2/12/10

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

- | | |
|---|--|
| <input checked="" type="checkbox"/> A. Equity Securities | <input checked="" type="checkbox"/> H. United States government securities |
| <input checked="" type="checkbox"/> (1) exchange-listed securities | |
| <input checked="" type="checkbox"/> (2) securities traded over-the-counter | <input type="checkbox"/> I. Options contracts on: |
| <input checked="" type="checkbox"/> (3) foreign issues | <input checked="" type="checkbox"/> (1) securities |
| | <input type="checkbox"/> (2) commodities |
| <input checked="" type="checkbox"/> B. Warrants | |
| <input checked="" type="checkbox"/> C. Corporate debt securities
(other than commercial paper) | <input type="checkbox"/> J. Futures contracts on: |
| | <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 checked="" type="checkbox"/> (2) oil and gas interests |
| <input checked="" type="checkbox"/> G. Investment company securities | <input type="checkbox"/> (3) other (explain on Schedule F) |
| <input checked="" type="checkbox"/> (1) variable life insurance | <input type="checkbox"/> L. Other (explain on Schedule F) |
| <input checked="" type="checkbox"/> (2) variable annuities | |
| <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 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 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 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 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).

Applicant: Papadopoulos, George	SEC File Number: 801-	Date: 2/12/10
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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 adviser or futures commission merchant	<input type="checkbox"/> (11) real estate broker or dealer
<input type="checkbox"/> (6) banking or thrift institution	<input type="checkbox"/> (12) entity that creates or packages limited partnerships

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

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

Yes No

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

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

Applicant: Papadopoulos, George	SEC File Number: 801-	Date: 2/12/10
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9. Participation or Interest in Client Transactions.

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

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

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

10. Conditions for Managing Accounts. Does the applicant provide investment supervisory services, manage investment advisory accounts or hold itself out as providing financial planning or some similarly termed services and impose a minimum dollar value of assets or other conditions for starting or maintaining an account?

Yes No

(If yes, describe on Schedule F.)

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

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

REVIEWS: The applicant tracks investments of Wealth Management accounts daily. Reviews are often conducted semi-annually, or upon client's request. The calendar is the triggering factor for reviews. The applicant is available by phone as needed.

REVIEWERS: The applicant reviews all Wealth Management accounts. He does so on portfolio analysis basis.

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

Wealth Management clients receive the following reports from Applicant:

- A. Annual Investment Portfolio Performance Reports.
- B. Quarterly client copy of invoice for advisory fees.

Wealth Management clients receive the following reports from Custodian:

- A. Confirmation of each transaction in account, after execution.
- B. Prospectus for each mutual fund invested in.
- C. Monthly account statement for any month in which there is activity.

Applicant: Papadopoulos, George	SEC File Number: 801-	Date: 2/12/10
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12. Investment or Brokerage Discretion.

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

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

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

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

13. Additional Compensation.

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

- | | | |
|---|---|--|
| A. is paid cash by or receives some economic benefit (including commissions, equipment or non-research services) from a non-client in connection with giving advice to clients? | Yes <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: Papadopoulos, George	SEC File Number: 801-	Date: 2/12/2010
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Papadopoulos, George	IRS Empl. Ident. No.: ██████████
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Item of Form (identify)	Answer
Part II, No. 1-A	<p>In general, a full service client will undergo a process known as the Financial Planning Process.</p> <p>First, the Advisor will gather and analyze data about the Client's:</p> <ul style="list-style-type: none"> • Goals • Cash Flow and Debts • Investments • All types of insurance coverage • Estate (Wills, Trusts, etc.) • Taxes • Employee Benefits • Personal Data, Risk Tolerance and Preferences • Any other information pertinent to your overall financial situation <p>This information is gathered through in-depth personal interviews designed to elicit the Client's current financial status, family obligations, future goals and attitudes toward risk. Related documents supplied by the client are carefully reviewed, along with a questionnaire completed by the Client.</p> <p>The Advisor then helps the Client set realistic goals, identify key financial issues concerning those goals and prepare a list of recommendations and alternative strategies for achieving those goals. Each strategy will be recommended in the context of other strategies to achieve the optimum overall results.</p> <p>Implementation of the Advisor's recommendations and alternative strategies comes next. The last step in the Financial Planning Process is to periodically review and, if necessary, revise the plan. These final two steps of the Financial Planning Process are part of our Wealth Management Services (see below).</p> <p>As a part of the Financial Planning engagement the Advisor will help the Client design and construct an initial investment portfolio consistent with Client's financial constraints, objectives, time horizon, risk tolerance and prevailing economic conditions.</p> <p>The Advisor charges a one time Financial Planning Fee for the services outlined above. The amount of the fee will depend on the complexity and scope of the client's needs. The fee can range from \$2,000 to \$6,000, depending on complexity, and is payable 50% in advance with the balance due upon presentation of the Advisor's recommendations.</p>

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: Papadopoulos, George	SEC File Number: 801-	Date: 2/12/2010
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Papadopoulos, George	IRS Empl. Ident. No.: [REDACTED]
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Item of Form (identify)	Answer										
	<p>The Financial Planning Fee is based on an estimated number of hours the Advisor will need to do proper planning, together with the Advisor's hourly rate of \$200. This Financial Planning Fee must be agreed upon and be recorded in the Financial Planning Agreement by both the Client and the Advisor before any fee will be charged.</p> <p>The Client may terminate the Financial Planning Agreement within five days of signature if the Form ADV Part II was delivered no earlier than the time of execution and receive a full refund. Clients may terminate the engagement anytime thereafter and will only incur a fee based upon time incurred by the Adviser prior to termination at the rate of \$200 per hour. George Papadopoulos reserves the right to terminate the Financial Planning Agreement upon written notice.</p> <p>George Papadopoulos, in his capacity as an Investment Advisor, will manage specified assets for clients. These Wealth Management Services accounts may include stocks, bonds, mutual funds, exchange traded funds, warrants, commercial paper, certificates of deposit, municipal securities, variable annuities, options and limited partnerships. Mr. Papadopoulos will assist the client in the purchase and sale of such assets using an allocation system selected and agreed upon by both the Advisor and the Client. However, Mr. Papadopoulos will not take custody of Client's assets directed to himself at any time (except for the payment of fees). The allocation system will be determined based on the information supplied by the Client and designed to meet the Client's investment objectives. Mr. Papadopoulos will provide, on a limited discretionary basis, assistance and advice on the purchase and sale of all Clients' assets including stocks, bonds, exchange traded funds and mutual funds to meet the Clients' goals.</p> <p>Clients will be charged an annualized Wealth Management Services Fee computed as a percentage of assets under management:</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Account Asset Value</th> <th style="text-align: right;">Annualized Fee</th> </tr> </thead> <tbody> <tr> <td>First \$1,000,000</td> <td style="text-align: right;">0.85%</td> </tr> <tr> <td>Between \$1 Million and \$2 Million</td> <td style="text-align: right;">0.55%</td> </tr> <tr> <td>Between \$2 Million and \$5 Million</td> <td style="text-align: right;">0.40%</td> </tr> <tr> <td>Over \$5 Million</td> <td style="text-align: right;">0.25%</td> </tr> </tbody> </table>	Account Asset Value	Annualized Fee	First \$1,000,000	0.85%	Between \$1 Million and \$2 Million	0.55%	Between \$2 Million and \$5 Million	0.40%	Over \$5 Million	0.25%
Account Asset Value	Annualized Fee										
First \$1,000,000	0.85%										
Between \$1 Million and \$2 Million	0.55%										
Between \$2 Million and \$5 Million	0.40%										
Over \$5 Million	0.25%										

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: Papadopoulos, George	SEC File Number: 801-	Date: 2/12/2010
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Papadopoulos, George	IRS Empl. Ident. No.: [REDACTED]
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Item of Form (identify)	Answer
	<p>Client accounts are aggregated before performing the calculation.</p> <p>George Papadopoulos requires a minimum \$750 quarterly fee and a minimum portfolio size of \$400,000 or annual income over \$150,000 for Wealth Management Services. The minimum portfolio requirement may be waived for portfolios slightly below the minimum for special circumstances such as pre-existing relationship or if the portfolio is expected to reach the minimum size within the 12 months, or at the discretion of the adviser.</p> <p>Wealth Management Services fees are negotiable and may be modified at the discretion of the adviser when special conditions or complexities exist and the fee is agreed upon at the time of the engagement. The first payment is due and payable upon execution of the Agreement, and will be assessed pro-rata in the event the Agreement is executed other than the first day of the new calendar quarter. Subsequent payments are due and will be assessed on the first day of each calendar quarter based on the value of the portfolio as of the last day of the previous calendar quarter.</p> <p>Clients who sign the Wealth Management Services Agreement, in addition to ongoing management of their customized investment portfolio, will also be provided with ongoing and unlimited Financial Planning Advice, preparation of 1040 Income Tax Return(s) and Investment Portfolio Reports.</p> <p>The payment of Wealth Management Services fees may be made, after Client consents, through a debit directly to the Client's account by the custodian holding the Client's funds or securities. The Client understands the following criteria must be met in accordance with the Michigan Uniform Securities Act when payment is made by the custodian:</p> <ol style="list-style-type: none"> 1) The Client provides written authorization permitting the fees to be paid directly from the Client's account held by the independent custodian and the authorization is limited to withdrawing contractually agreed upon investment advisor fees; 2) The Adviser must notify the Client, in writing by at least first class mail not less than 7 days prior to the proposed date of withdrawal of the exact amount of the proposed withdrawal and the specific manner or basis on which the fee has been calculated and such notice shall advise the Client of the opportunity to object to the invoiced amount and the manner in which the objection shall be made; 3) The frequency of the withdrawal shall be specified in the written authorization/agreement; 4) The

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: Papadopoulos, George	SEC File Number: 801-	Date: 2/12/2010
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Papadopoulos, George	IRS Empl. Ident. No.: [REDACTED]
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Item of Form (identify)	Answer
	<p>custodian of the account shall be advised in writing of the limitation of the Adviser's access to the account; 5) The custodian agrees to send to the Client, a statement, at least quarterly, indicating all amounts disbursed from the account, including the amount of advisory fees paid directly to the Adviser; 6) The Client shall be able to terminate the written billing authorization or agreement at any time.</p> <p>Notwithstanding Advisor's discretionary authority to make investment decisions on behalf of Client, Advisor will not exercise proxy voting authority over Client securities. The obligation to vote Client proxies shall at all time rest with Client. Client shall in no way be precluded from contacting Advisor for advice or information about a particular proxy vote. However, Advisor shall not be deemed to have proxy voting authority solely as a result of providing such advice to Client. Should Advisor inadvertently receive proxy information for a security held in Client's account, then Advisor will immediately forward such information on to Client, but will not take any further action with respect to the voting of such proxy. Upon termination of its Agreement with Client, Advisor shall make a good faith and reasonable attempt to forward proxy information inadvertently received by Advisor on behalf of Client to the forwarding address provided by Client to Advisor. Any information received by Advisor which relates to the voting of clients' proxies shall be maintained by Advisor for a period of five years from the date of receipt, the first two years in the offices of Advisor.</p> <p>George Papadopoulos shall not be compensated on the basis of a share of capital gains or capital appreciation of any portion of the funds of Client.</p> <p>Clients may also incur charges by third parties other than those imposed by the Advisor. These fees may include, but are not limited to, custodial and transaction fees.</p> <p>If the Client has received George Papadopoulos's Form ADV Part II no earlier than at the time of execution of this Agreement, Wealth Management Services may be terminated by the Client within 5 business days of signature with a full refund or no fees due. The Client can otherwise terminate the Agreement at anytime thereafter upon receipt of written notice. If the termination occurs prior to the end of a calendar quarter, a pro-rata refund of the unearned advisory fees will be made to the Client. The Adviser reserves the right to terminate this Agreement at his discretion upon written notice.</p> <p>The Applicant also provides Consultations on miscellaneous financial issues as his</p>

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: Papadopoulos, George	SEC File Number: 801-	Date: 2/12/2010
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Papadopoulos, George		IRS Empl. Ident. No.: ██████████
Item of Form (identify)	Answer	
Part II, No. 5	<p>time permits at \$200 per hour. One half of the estimated fee is charged in advance with the balance due upon completion. Work cancelled before completion is billed on an hours-actually-worked basis. In addition, some projects are undertaken on a fixed-fee basis with the fee agreed upon in advance; half paid in advance and half upon completion.</p> <p>The Applicant requires certain education standards and business experience of those involved in the preparation of financial plans and the giving of financial advice. A college degree and business experience in the financial planning profession will be seen as minimum standards that must be maintained in order to provide financial advice.</p>	
Part II, No. 6	<p>The Applicant was born in 1967 and has a Master of Science Degree in Accounting (MSA) along with a Bachelor of Business Administration Degree (BBA) with honors from Eastern Michigan University.</p> <p>Before starting his financial planning practice the Applicant spent three years at Deloitte & Touche LLP dealing with individual taxation and personal financial planning of high net worth individuals, corporate executives, small business owners and a wide variety of other clients. Before that the Applicant spent another three years working at a local CPA firm dealing with individual, corporate and partnership taxation and small business consulting. The Applicant was licensed to sell securities and insurance products, although he hardly ever did so.</p> <p>The Applicant received his CPA license from the State of Michigan in 1993. He became a Certified Financial Planner (CFP) licensee in 1995. He was awarded the Personal Financial Specialist designation from the American Institute of Certified Public Accountants in 1996.</p> <p>He is a member of the American Institute of Certified Public Accountants (AICPA) and the Michigan Association of Certified Public Accountants (MACPA). He also belongs in the Personal Financial Planning section of the AICPA. In addition, the Applicant is a member of the National Association of Personal Financial Advisors (NAPFA).</p>	
Part II, No. 7-A	<p>The applicant is engaged in a profession other than giving investment advice. He is a CPA. That profession could take up to one sixth of his work week.</p>	
Part II, No. 8-C	<p>(7) The applicant occasionally may work on per-diem assignments with local CPA firms on an as-needed basis. Some of his CPA clients may become RIA clients,</p>	

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: Papadopoulos, George	SEC File Number: 801-	Date: 2/12/2010
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Papadopoulos, George		IRS Empl. Ident. No.: ██████████
Item of Form (identify)	Answer	
	and vice-versa.	
Part II, No. 9-E	The Applicant may from time to time buy or sell securities that he also recommends to clients. Although the total volume of such transactions is insignificant to the marketplace, at no time does the Applicant give itself favorable treatment or otherwise trade upon the market impact of its recommendations. The Applicant keeps personal securities records which are available upon request.	
Part II, No. 10	George Papadopoulos requires a minimum \$750 quarterly fee and a minimum portfolio size of \$400,000 or annual income of \$150,000 for Wealth Management Services. The minimum portfolio requirement may be waived for portfolios slightly below the minimum for special circumstances such as pre-existing relationship or if the portfolio is expected to reach the minimum size within the 12 months, or at the discretion of the adviser.	
Part II, No. 12-A	(1)&(2) The applicant manages client accounts on a limited discretionary basis. The Applicant does not have custody of clients' funds.	
Part II, No. 12-B	Clients wishing to implement the applicant's advice are free to select any broker they wish and are so informed. Those wishing for the applicant to recommend a broker will get a recommendation based on the broker's costs, skills, reputation, dependability and compatibility with the client, and not upon a financial arrangement between the applicant and the recommended broker.	
Part II, No. 13-B	Advisor has paid the National Association of Personal Financial Advisors (NAPFA) a fee of \$125 to have Advisor's web site listed on NAPFA's Web site. This fee is a one-time fee and is not dependent upon the number of referrals as a result of the listing. The only restriction regarding ongoing listing is Advisor's continued membership in NAPFA.	

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