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March 31, 2023

**FORM ADV PART 2A
BROCHURE**

This brochure provides information about the qualifications and business practices of YDream Financial Services, Inc. If you have any questions about the contents of this brochure, please contact us at 734-447-5305. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about YDream Financial Services, Inc. is also available on the SEC's website at www.adviserinfo.sec.gov. The searchable IARD/CRD number for YDream Financial Services, Inc. is 128995.

YDream Financial Services, Inc. is an investment adviser registered with the states of Tennessee and Michigan. Registration with the United States Securities and Exchange Commission or any state securities authority does not imply a certain level of skill or training.

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Advisory Business

Form ADV Part 2A, Item 2

There are material changes to this brochure (since last year's amendment) in the "Methods of Analysis, Investment Strategies and Risk of Loss" section, Item 8. While our methods and strategies have not changed, we greatly expanded our explanations of our approach. We also added an expanded section detailing the risk of loss in investing.

Form ADV Part 2A, Item 4

YDream Financial Services, Inc.'s registration was granted by the States of Tennessee (2008) and Michigan (2010). Sam H. Fawaz (CRD Number 4708300) is President and Chief Compliance Officer of the firm. Mr. Fawaz owns one hundred (100%) percent of the equity of the firm. The firm is not publicly owned or traded. There are no indirect owners of the firm or intermediaries who have any ownership interest in the firm. The firm manages each client's portfolio on an individualized basis. Clients may impose restrictions. The firm does not sponsor any wrap program. As of December 31, 2022, the firm managed assets on a discretionary basis in the amount of \$ 81,014,122 which is comprised of 495 accounts managed on a discretionary basis, and no accounts on a non-discretionary basis.

Personal Financial Planning Advisory Services: Initial Evaluation

Personal Financial Planning advisory services may address planning in the areas of goal setting, cash flow and debt management, education funding, income taxes, retirement, investment, insurance, and estate planning. Communication of these services includes in-person meetings, telephone conferences, online meetings, correspondence or written reports.

Personal Investment Management and Ongoing Financial Planning Services

Personal investment advice and portfolio management is provided based on the consideration of a number of factors, including the ramifications of different investor profile characteristics and an assessment of current economic conditions.

No minimum account size has been established. Accordingly, in certain instances, depending upon the client's needs and the services to be performed, an agreement between the client and the adviser may be entered into with a fee different from the fee structure discussed below. This fee would be based on the individual negotiations with the client.

If the client terminates any of the advisory services prior to the completion of the project, he/she may receive a refund of any unearned fees. Termination of the client agreement may occur by either party with thirty (30) days prior written notice. Any refunds of unearned fees are calculated and made within 10 business days after beginning of the calendar quarter after termination. Set-up fees, startup fees, and financial planning fees, if any, are 100% non-refundable.

Fees and Compensation

Form ADV Part 2A, Item 5

Fees for Personal Financial Planning Advisory Services are charged at an agreed upon hourly, quarterly or flat rate and are quoted based on the expectation of the hours to be incurred. Hourly rates range from \$275 to \$475 depending upon the complexity of the work that is to be performed. The minimum financial planning engagement is \$5,000 with a non-refundable minimum prepayment of \$2,500 (or 50% of the financial planning fee, whichever is greater).

In certain instances, depending upon the client's needs and the services to be performed, an agreement between the client and the adviser may be entered into with a fee different from the fee structure discussed above. This fee would be based on the individual negotiations with the client.

Fees for Personal Investment Management and Ongoing Financial Planning Services are as follows and is charged on a tiered basis depending on the dollar value of assets under management and assumes direct debit of fees from investment accounts and discretion authority over investment management (as more fully described below):

\$0 up to \$1,000,000 under management	0.25 % per quarter
Next \$1,000,001 - \$2,000,000 under management	0.20% per quarter
> \$2,000,001 under management	0.15% per quarter

The above rates are charged based on the assumption that the client authorizes, via limited power of attorney, the direct debit of investment accounts for investment management fees. Clients that prefer

to write a check for fees agree to pay an additional 0.10% of assets managed per quarter. Fees that are more than 30 days past due are subject to interest at the rate of 18% per annum.

Clients that do not wish to grant the advisor discretion to make investment decisions or trades in their account without prior approval agree to pay 0.10% of assets per quarter in addition to the above fee schedule.

Clients receive monthly statements from the custodian, and a quarterly consolidated portfolio statement from the advisor, along with the invoice for fees. Annual performance reports are provided upon request of the client. Clients requesting additional portfolio reporting beyond the forgoing agree to pay 0.125% of assets per quarter in addition to the above fee schedule.

In other instances, set quarterly retainer fees are charged for ongoing financial planning and investment management services. These fees are based on an estimate of time spent, as well as cost of ongoing research and administration. The minimum quarterly fee is \$1,250 payable in advance and is non-refundable and not pro-rated.

The initial asset allocation and portfolio design fees are quoted based on the expectation of the hours to be incurred and the hourly rate. Hourly rates range from \$275 to \$475 depending upon the complexity of the work that is to be performed and are agreed upon in writing prior to commencement of work.

A custodian is appointed for each individual client investment account, based on the client's approval and written authorization. If securities are purchased or sold within the account, they are subject to the commission rate schedules applicable for that account/custodian. The advisor does not receive any portion of these commissions.

Clients who invest in exchange traded and mutual funds will be paying two layers of fees; that is, fees and expenses to the exchange or mutual fund company as well as advisory fees paid to our firm as well.

Performance-Based Fees and Side-By-Side Management

Form ADV Part 2A, Item 6

YDream Financial Services, Inc. does not charge performance-based fees nor does it guarantee any particular level of performance or investment rate of return. Clients pay the same investment management fees regardless of portfolio performance or market returns.

Types of Clients

Form ADV Part 2A, Item 7

The types of clients we serve include, but are not limited to, high-net worth individuals, non-high net worth individuals, small business owners, corporate executives and employees, pension plans, profit sharing plans, trusts, estates, and charitable organizations.

Methods of Analysis, Investment Strategies and Risk of Loss

Form ADV Part 2A, Item 8

The adviser relies on information and research from various financial and securities research firms and resources, as listed in item 4.B. These sources use various security analysis methods, such as charting, fundamental analysis and technical analysis. Investment strategies include long term purchases (securities held more than one year) and short to intermediate term purchases (securities held less than one year).

METHODS OF ANALYSIS

Cyclical – Analyzes the investments sensitive to business cycles and whose performance is strongly tied to the overall economy. For example, cyclical companies tend to make products or provide services that are in lower demand during downturns in the economy and higher demand during upswings. Examples include the automobile, steel, and housing industries. The stock price of a cyclical company will often rise just before an economic upturn begins and fall just before a downturn begins. Investors in cyclical stocks try to make the largest gains by buying the stock at the bottom of a business cycle, just before a turnaround begins. While most economists and investors agree that there are cycles in the economy that need to be respected, the duration of such cycles is generally unknown. An investment decision to buy at the bottom of a business cycle may turn out to be a trade that occurs before or after the bottom of the cycle. If done before the bottom, then downside price action can result prior to any gains. If done after the bottom, then some upside price action may be missed. Similarly, a sell decision meant to occur at the top of a cycle may result in missed opportunity or unrealized losses.

Fundamental – A method of evaluating a security by attempting to measure its intrinsic value by examining related economic, financial, and other qualitative and quantitative factors. Fundamental analysts attempt to study everything that can affect the security's value, including macroeconomic factors (like the overall economy and industry conditions) and individually specific factors (like the financial condition and management of companies). The end goal of performing fundamental analysis is to produce a value that an investor can compare with the security's current price in hopes of figuring out what sort of position to take with that security (underpriced = buy, overpriced = sell or short). This method of security analysis is the opposite of technical analysis. Fundamental analysis is about using real data to evaluate a security's value. Although most analysts use fundamental analysis to value stocks, this method of valuation can be used for just about any type of security. The risk associated with fundamental analysis is that it is somewhat subjective. While a quantitative approach is possible, fundamental analysis usually entails a qualitative assessment of how market forces interact with one another in their impact on the investment in question. It is possible for those market forces to point in different directions, thus necessitating an interpretation of which forces will be dominant. This interpretation may be wrong and could therefore lead to an unfavorable investment decision.

Investment Strategies

A critical component of our investment philosophy is the perspective that wealth management and investing should be financial planning led disciplines. Accordingly, the specific strategy that we recommend and/or implement is based on each client's specific situation. As part of our fiduciary duty to clients, we always endeavor to put the interests of our clients first. We believe that long-term goals should be supported by a long-term passive strategy such as buy and hold investing. A key principle of this strategy is over long periods of time it is very difficult to beat the market and, in most cases, is not prudent to try to do so. When clients have a known or expected need within a short-term time

horizon, we believe that short-term passive investing with a sharp focus on reducing the risk and volatility of the portfolio is the most prudent route. This strategy may result in lower returns as compared to long-term investing, but the tradeoff in lower expected returns is focused on increasing the probability that a client's required resources are available to meet the known or expected short-term liquidity requirement.

RISK OF LOSS

Investing in securities of any kind involves a risk of loss that clients should be prepared to bear.

Clients should understand that past performance is not indicative of future results. Therefore, current, and prospective clients (including you) should never assume that future performance of any specific investment or investment strategy will be profitable. Investing in securities involves risk of loss.

Further, depending on the different types of investments there will be varying degrees of risk. Clients and prospective clients should be prepared to bear investment loss including loss of original principal.

Because of the inherent risk of loss associated with investing, the Firm is unable to represent, guarantee, or even imply that our services and methods of analysis can or will predict future results, successfully identify market tops or bottoms, or insulate you from losses due to market corrections or declines. There are certain additional risks associated when investing in securities.

- **Market Risk.** Either the stock market as a whole or the value of an individual company as a result of moves in the overall market goes down resulting in a decrease in the value of client investments. This is also referred to as systemic risk.
- **Equity (stock) market risk.** Common stocks are susceptible to general stock market fluctuations and to volatile increases and decreases in value as market confidence in and perceptions of their issuers change. If you held common stock, or common stock equivalents, of any given issuer, you would generally be exposed to greater risk than if you held preferred stocks and debt obligations of the issuer.
- **Company Risk.** When investing in stock

positions, there is always a certain level of company or industry specific risk that is inherent in each investment. This is also referred to as unsystematic risk and can be reduced through appropriate diversification. There is the risk that the company will perform poorly or have its value reduced based on factors specific to the company or its industry. For example, if a company's employees go on strike or the company receives unfavorable media attention for its actions, the value of the company may be reduced.

- **Fixed Income Risk.** When investing in bonds, there is the risk that issuer will default on the bond and be unable to make payments. Further, individuals who depend on set amounts of periodically paid income face the risk that inflation will erode their spending power. Fixed-income investors receive set, regular payments that face the same inflation risk.
- **Options Risk.** We may engage in options transactions for the purpose of hedging risk and/or generating portfolio income. The use of options transactions as an investment strategy can involve a high level of inherent risk. Option transactions establish a contract between two parties concerning the buying or selling of an asset at a predetermined price during a specific period of time. During the term of the option contract, the buyer of the option gains the right to demand fulfillment by the seller. Fulfillment may take the form of either selling or purchasing a security, depending upon the nature of the option contract. Generally, the purchase or sale of an option contract is with the intent of "hedging" a market risk in a client's portfolio and/or generating income for a client's portfolio. There can be no guarantee that an options strategy will achieve its objective or prove successful. No client is under any obligation to enter into any option transactions. However, if the client does so, he/she/they must be prepared to accept the potential for unintended or undesired consequences, such as losing ownership of the security, incurring taxes on capital gains, etc.
- **Margin Risk.** When you purchase securities, you may pay for the securities in full or borrow part of the purchase price from your account custodian or clearing firm. If you intend to borrow funds in connection with your account, you will be required to open a margin

account, which will be carried by the qualified custodian. The securities purchased in such an account are the qualified custodian's collateral for its loan to you.

If those securities in a margin account decline in value, the value of the collateral supporting this loan also declines, and as a result, the brokerage firm is required to act to maintain the necessary level of equity in your account. The brokerage firm may issue a margin call and/or sell other assets in your account. Some of the risks involved in margin trading include the following:

- You can lose more funds than you deposit in your margin account.
- The account custodian or clearing firm can force the sale of securities or other assets in your account.
- The account custodian or clearing firm can sell your securities or other assets without contacting you.
- You are not entitled to choose which securities or other assets in your margin account may be liquidated or sold to meet a margin call.
- The account custodian or clearing firm may move securities held in your cash account to your margin account and pledge the transferred securities.
- The account custodian or clearing firm can increase its "house" maintenance margin requirements at any time and they are not required to provide you advance written notice.
- You are not entitled to an extension of time on a margin call.

• Master Limited Partnership (MLP) Risk. MLPs are susceptible to general stock market fluctuations and to volatile increases and decreases in value as market confidence in and perceptions of their issuers change. MLPs also face unique risks specific to energy prices, inflation/deflation, regulatory action, interest rate fluctuations and ease of access to capital markets.

• ETF and Mutual Fund Risk. When we invest in an ETF or mutual fund for a client, the client will bear additional expenses based on its pro rata share of the ETFs or mutual fund's operating expenses, including the potential duplication of management fees. The risk of owning an ETF or mutual fund generally reflects the risks of owning the underlying securities the ETF or mutual fund holds. Clients will also incur brokerage costs when purchasing ETFs.

• Tax Harvesting Risk. One trading strategy employed in client accounts is tax

harvesting. The intent of this strategy is to sell an ETF or mutual fund at a taxable loss and replace those positions with a holding whose historical performance and expected future performance are similar, thereby having little impact on the overall strategic allocation, but capturing the tax loss. Because past performance is no indication of future performance, there is potential for the future performance of the replacement position to deviate from that of the initial holding. This type of strategy may also incur an increase in the frequency of trading and amount of transaction costs. •

Alternative Investment Risk. Alternative investments may be recommended in specific circumstances. These investments are susceptible to many of the same risks as other securities, but also include characteristics and risks related to liquidity, transparency, taxes, and fund valuation, which are disclosed in the offering documents and noted in the Private Fund Acknowledgement Form. •

Management Risk. Your investment with the Firm varies with the success and failure of our investment strategies, research, analysis, and determination of portfolio securities. If our investment strategies do not produce the expected returns, the value of the investment will decrease. •

Values-based or Environmental, Social and Governance Fund (“ESG”) Based Investing Risk. When directed by the client, ESG investments may be included in the client’s portfolio. It is important to note that fund managers consider ESG factors to varying degrees and not every fund incorporates ESG factors in the same manner or degree which can cause difficulty in comparing different funds. As such, there is no particular standard matrix or benchmark upon which ESG factors affecting performance can be compared. ESG funds may include or exclude securities based on ESG practices vs. other investment methodologies which can impact performance, fund expenses and investment risk. We base our ESG recommendations on the information provided to us by the issuers. •

Digital Assets Risk. Digital assets represent an emerging asset class that has not been fully defined (and include, but not limited to cryptocurrencies and non-fungible tokens). There remains an overwhelming lack of clarity regarding

the regulatory framework that will ultimately govern this sector of investing. Additionally, there is a considerable list of risk factors that carry their own range of probability and impact possibilities. Those risks include but are not limited to, valuation risk; liquidity risk; volatility risks; technology risk; and legal, tax, and regulatory risk.

Disciplinary Information

Form ADV Part 2A, Item 9

This section is intended to disclose any disciplinary action against the advisor/advisory firm. The advisor has no disciplinary events or incidents to disclose.

Other Financial Industry Activities and Affiliations

Form ADV Part 2A, Item 10

Sam H. Fawaz, president of the corporation and investment advisory firm, is a Michigan certified public accountant and duly trained in personal income tax planning and tax return preparation. Since income tax planning is an integral part of the financial planning process, this service is provided as part of the Personal Financial Planning Advisory Services described in Item 4. However, the president may, on occasion, also provide income tax return preparation and short-term tax projection services which are considered separate from the financial planning process and for which there is a separate fee. These services are provided under the tax and accounting firm of Y.D. Financial Services, Inc. and clients are free to separately contract with that company for tax preparation and projection needs.

Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Form ADV Part 2A, Item 11

Firm has adopted a written Code of Ethics pursuant to SEC Rule 204A-1. Such Code of Ethics requires associated persons of the firm to comply with various federal and state securities laws including the reporting of personal securities transactions. This Code of Ethics is carried out by the Chief Compliance Officer of the firm. A copy of the firm's Code of Ethics is available to clients and prospective clients upon request.

The adviser may purchase and sell publicly traded and widely held stocks, bonds, exchange traded funds and mutual funds that he recommends to clients. The decision to do so would be like that of the client, i.e., appropriate for the overall personal investment strategy. This does not create a conflict of interest, as these fund prices are determined daily at the market's close or, in the case of stocks or exchange traded funds, are purchased in a single block trade executed at the same price for all clients. The advisor's objectives and time frame (holding period) will likely differ from clients'. The advisor never purchases or recommends investments of any kind for clients that are provided by any related parties.

Brokerage Practices

Form ADV Part 2A, Item 12

A custodian is appointed for each individual client investment account, based on the client's approval and written authorization. If securities are purchased or sold within the account, they are subject to the commission rate schedules applicable for that account/custodian. The advisor receives no portion of those commissions (currently \$0.00 for stock and exchange traded fund trades).

If requested, the adviser may suggest a broker to the client. If a recommendation is necessary, the decision will be made based on certain factors, such as:

1. Specialized research and/or services offered by the brokerage firm
2. Competitive commission rates
3. Brokerage firms that make a market in a particular stock (i.e. for clients holding employer stock that is not heavily traded)

YDream Financial Services, Inc. (subsequently referred to as "the firm") may recommend/require that clients establish brokerage accounts with Fidelity Institutional Investments (Fidelity), a FINRA-registered broker-dealer (custodian), member SIPC, to maintain custody of clients' assets and to effect trades for their accounts. Although the firm may recommend/require that clients establish accounts at Fidelity, it is the client's decision to custody assets with the custodian. The firm is independently owned and operated and not affiliated with Fidelity, nor does it receive remuneration of any kind from Fidelity. As a 100% independent fee-only advisor, the firm is under no obligation (nor incentivized) to

the custodian to purchase any proprietary, “house” or other funds, custody a minimum amount of assets nor meet quotas of any kind.

The custodians provide the firm with access to its institutional trading and custody services, which are typically not available to retail investors. These services generally are available to independent investment advisors on an unsolicited basis, at no charge to them. These services are not contingent upon the firm committing to the custodians any specific amount of business (assets in custody or trading commissions). The custodians’ brokerage services include the execution of securities transactions, custody, research, and access to exchange traded and mutual funds and other investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment.

For the firm’s client accounts maintained in its custody, the custodians generally do not charge separately for custody services but is compensated by account holders through possible commissions and other transaction-related or asset –based fees for securities trades that are executed through the custodians or that settle into the custodians’ accounts. The custodian may also earn fees or compensation from fund companies that place offerings on the custodian’s platform, but the advisor does not receive any of these fees. However, the custodians may charge custody fees for certain non-standard investment assets such as real estate investment trusts or private placements.

The custodians also make available to the firm other products and services that benefit the firm but may not directly benefit its clients’ accounts. Many of these products and services may be used to

service all or some substantial number of the firm's accounts, including accounts not maintained at the custodians.

The custodians' products and services that assist the firm in managing and administering clients' accounts include software and other technology that (i) provide access to client account data (such as trade confirmations and account statements); (ii) facilitate trade execution and allocate aggregated trade orders for multiple client accounts; (iii) provide research, pricing and other market data; (iv) facilitate payment of the firm's fees from its client's accounts and (v) assist with back-office functions, recordkeeping and client reporting.

The custodians also offer other services intended to help the firm manage and further develop its business enterprise. These services may include: (i) compliance, legal and business consulting; (ii) publications and conferences on practice management and business succession; and (iii) access to employee benefits providers, human capital consultants and insurance providers. The custodians may make available, arrange, or pay third-party vendors for the types of service rendered to the firm. The custodians may discount or waive fees it would otherwise charge for some of these services or pay all or a part of the fees of a third-party providing these services to the firm. The custodians may also provide other benefits such as educational events or occasional business entertainment of the firm personnel. In evaluating whether to recommend or require that clients custody their assets at the custodian, the firm may consider the availability of some of the foregoing products and services and other arrangements as part of the total mix of factors it considers and not solely the nature, cost or quality of custody and brokerage services provided by the custodians, which may create a potential conflict of interest.

The firm is a fee-only fiduciary financial planning and investment management firm and endeavors to avoid all conflicts of interests or fully disclose them to the client if they are unavoidable.

Review of Accounts

Form ADV Part 2A, Item 13

All Accounts are reviewed by the President (Sam H. Fawaz)

Accounts are reviewed at various stages of the investment management process:

- 1) Initial Review: All financial planning or investment related services begin with a comprehensive review of the existing data and portfolio.
- 2) Ongoing Investment Management: As part of the investment management services, all accounts are reviewed no less than quarterly. However, since we take a long-term investment management approach, a quarterly review may not necessitate any changes to the portfolio.
- 3) Annual Review: All accounts are reviewed in detail on an annual basis at the client's request. The annual review may include a one-on-one meeting with the client to discuss the portfolio's performance, confirmation of goals, and any relevant changes in the client's circumstances.

Client Referrals and Other Compensation

Form ADV Part 2A, Item 14

Client referral activity: The advisor neither pays for client referrals nor receives any fees for the referral of any other professionals to clients. We do not work with any promoters or solicitors.

Other compensation: Sam H. Fawaz, president of the corporation and investment advisory firm, is a Michigan certified public accountant and duly trained in the area of personal income tax planning, tax return preparation and business consulting. Since long term income tax planning is an integral part of the financial planning process, this service is provided as part of the Personal Financial Planning Advisory Services described in Item 4. However, the president may, on occasion, also provide income tax return preparation and short-term projection services which are considered separate from the financial planning process. These services are optional and provided under the tax and accounting firm of Y.D Financial Services, Inc. and are subject to a separately paid fee.

Custody

Form ADV Part 2A, Item 15

The advisor does not have or take custody of client assets. It is the advisor's intention and business policy to avoid taking or having custody of any client assets at any time. The advisor takes steps to ensure that custody of client assets is held only by industry recognized and well-capitalized custodians.

Investment Discretion

Form ADV Part 2A, Item 16

The adviser may obtain a Limited Power of Attorney on investment accounts and, therefore, have discretionary management. It is the practice of the adviser, however, to only discuss unusual purchases and sales of securities with the client prior to the transaction, unless specifically instructed otherwise by the client. Clients that prefer not to grant discretionary management are charged an additional 0.125% of assets managed per quarter as described above under Fees and Compensation.

A custodian is appointed for each individual client investment account, based on the client's approval and written authorization. If securities are purchased or sold within the account, they are subject to the commission rate schedules applicable for that account/custodian. The advisor does not share in any of the commissions charged (currently \$0.00 per stock or exchange traded fund trade.)

Voting Client Securities

Form ADV Part 2A, Item 17

It is our policy to not vote proxies on behalf of clients. It is the client's ultimate responsibility to select and make all proxy voting decisions to vote all proxies for securities held in their accounts. Clients should receive proxy notices directly from their custodian, issuer, or transfer agent as they will not be delivered by us. Although we do not vote client proxies if you have a question about these items feel free to contact us with any questions.

Financial Information

Form ADV Part 2A, Item 18

This item is not applicable to this brochure. We does not require or solicit prepayment of more than \$500 in fees per client, six months or more in advance. Therefore, we are not required to include a balance sheet for the most recent fiscal year. The Firm is not subject to a financial condition that is reasonably likely to impair its ability to meet contractual commitments to clients. Finally, we have not been the subject of a bankruptcy petition at any time.

Requirements for State-Registered Advisers

Form ADV Part 2A, Item 19

There are no requirements for state-registered advisers that are applicable to our firm.

Additional Information

Advertising:

The firm website can be found at <http://www.ydfs.com> and the firm blog can be found at <http://www.themoneygeek.com>. Sam H. Fawaz uses Twitter regularly under the handle TheMoneyGeek found at <http://www.twitter.com/themoneygeek>. As a Certified Financial Planner and member of the Financial Planning Association and National Association of Personal Financial Advisors, the firm may receive uncompensated referrals of prospects who are interested in receiving further information about the firm's services. Currently, the firm does not engage in other forms of advertising nor does it ever pay to receive client referrals.