

FORM ADV

Uniform Application for Investment Adviser Registration

Part II - Page 1

OMB APPROVAL	
OMB Number	3235-0049
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Name of Investment Adviser: Financially Speaking, Inc.				
Address: (Number and Street)	(City)	(State)	(Zip Code)	Area Code: Telephone Number:
1805 Shea Center Dr. Suite 290	Highlands Ranch	CO	80129	(303) 290-0702

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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(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.)

Applicant: Financially Speaking, Inc.	SEC File Number: 801-38948	Date: 3/27/98
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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. **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 instruction below.)

Applicant:		
<input checked="" type="checkbox"/>	(1) Provides investment supervisory services	75%
<input type="checkbox"/>	(2) Manages investment advisory accounts not involving investment supervisory services	%
<input type="checkbox"/>	(3) Furnishes investment advice through consultations not included in either service described above	%
<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	25%
<input type="checkbox"/>	(8) Provides a timing service	%
<input type="checkbox"/>	(9) Furnishes advice about securities in any manner not described above	%

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

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 checked="" 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 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 type="checkbox"/> Short sales | |

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

Applicant: Financially Speaking, Inc.	SEC File Number: 801-38948	Date: 3/15/99
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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 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).

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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.

Initially, accounts are reviewed for asset allocation, industry and media diversification, risk levels, and suitability. Thereafter, client investment accounts are reviewed at least monthly, and much more frequently if market conditions so warrant. Stop loss orders, covered option writing, and pre-established computer-monitored price targets may be employed, particularly during volatile market periods. All portfolio reviews are conducted by Philip H. Luccock, Principal and/or Peter C. Johnson, Investment Analyst.

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

All investment advisory clients are strongly urged to utilize one or more central asset accounts offered by major brokerage houses for securities safekeeping and ease of investment transactions. In addition to comprehensive monthly statements from such accounts, Financially Speaking, Inc. provides other reports to clients during regularly scheduled (quarterly) client/planner conferences or on as-needed/as-requested basis.

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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 checked="" type="checkbox"/> | No
<input type="checkbox"/> |
| B. directly or indirectly compensates any person for client referrals? | Yes
<input type="checkbox"/> | No
<input checked="" type="checkbox"/> |

(For each yes, describe the arrangements on Schedule F.)

14. Balance Sheet. Applicant must provide a balance sheet for the most recent fiscal year on Schedule G if applicant:

- has custody of client funds or securities; or
 - requires prepayment of more than \$500 in fees per client and 6 or more months in advance
- Has applicant provided a Schedule G balance sheet? Yes No

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

**Schedule A of
Form ADV
FOR CORPORATIONS**

Applicant: Financially Speaking, Inc.	SEC File Number: 801-38948	Date: 1/20/96	Official Use
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(Answer for Form ADV Part I Item 8.)

1. This Schedule requests information on the owners and executive officers of the applicant.
2. Please complete for:
 - (a) each Chief Executive Officer, Chief Financial Officer, Chief Operations Officer, Chief Legal Officer, Chief Compliance Officer, director, and individuals with similar status or functions, and
 - (b) every person who is directly, or indirectly through intermediaries, the beneficial owner of 5% or more of any class of equity security of the applicant.
3. If a person covered by 2(b) above owns applicant indirectly through intermediaries, list all intermediaries and below them, if they are not subject to Sections 12 or 15(d) of the Securities Exchange Act of 1934 but are:
 - (a) corporations, give their shareholders who own 5% or more of a class of equity security, or
 - (b) partnerships, give their general partners or any limited and special partners who have contributed 5% or more of the partnership's capital.
4. If the intermediary's shareholders or partners listed under 3 above are not individuals, continue up the chain of ownership listing their 5% shareholders, general partners, and 5% limited or special partners until individuals are listed.
5. Ownership codes are:

NA	- 0 up to 5%	B	- 10% up to 25%	D	- 50% up to 75%
A	- 5% up to 10%	C	- 25% up to 50%	E	- 75% up to 100%
6. Asterisk (*) names reporting a change in title, status, stock ownership or partnership interest or control. Double asterisk (**) names new on this filing.
7. Check "Control Person" column if person has "control" as defined in the instructions to this Form.

FULL NAME			Beginning Date		Title or Status	Ownership Code	Control Person	CRD No., or, if none Social Security Number	OFFICIAL USE ONLY
Last	First	Middle	Month	Year					
Luccock	Philip	Henry	1	91	Principal	E	X		

List below names reported on the most recent previous filing under this item that are being DELETED:

FULL NAME			Ending Date		CRD No., or, if none Social Security Number
Last	First	Middle	Month	Year	

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

**Schedule D of
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Page 1**

Applicant: Financially Speaking, Inc.	SEC File Number: 801-38948	Date: 12/1/93
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(Answers for Form ADV Part I Items 11 and 12.)

This Schedule is submitted for individual who is: (Check all boxes that apply)

- A. the applicant, named in Part I Item 1A
- B. a control person, named in Part I Item 10A
- C. an owner of at least 10% of a class of applicant's equity securities
- D. and officer or director, partner, or individual with similar status of applicant, described in Schedule A Item 2a, Schedule B Item 2, or Schedule C Item 2
- E. a member of the applicant's investment committee that determines general investment advice to be given to clients
- F. if applicant has no investment committee, an individual who determines general client advice (if more than five, complete for their supervisors only)
- G. an individual giving investment advice on behalf of the applicant in the jurisdictions checked below:

AL	AK	AZ	AR	CA	CO	CT	DE	DC	FL	GA	HI	ID
IL	IN	IA	KS	KY	LA	ME	MD	MA	MI	MN	MS	MO
MT	NE	NV	NH	NJ	NM	NY	NC	ND	OH	OK	OR	PA
RI	SC	SD	TN	TX	UT	VT	VA	WA	WV	WI	WY	Puerto Rico
Other : _____												
(Specify)												

- H. involved in any yes answer to the disciplinary question, Part I Item 11.

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Page 2**

Applicant: Financially Speaking, Inc.	SEC File Number: 801-38948	Date: 3/27/98
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(Answers for Form ADV Part I Items 11 and 12.)

1. Applicant investment adviser: (see Part I Item 1A) Financially Speaking, Inc.		IRS Empl. Ident. No.:				
2. Individual's full name for whom this Schedule is being completed: Luccock, Philip Henry	Social Security Number:	CRD No., if any:	IRS Empl. Ident. No.:			
3. (a) Residence of individual: (Number and Street)	(City) Englewood	(State) CO	(Zip Code)			
(b) Birth Date:	(c) City:	(d) State or Province: Oklahoma	(e) Country: USA			
4. NAMES USED. List all names other than the one given in Item 2 above that the individual has used, including maiden names. (Last) (First) (Middle)						
5. EDUCATION. Start with last high school attended. If no degree received, state "none."						
School: (Name, City and State)	Years Attended	Year Graduated	For College and above Degree Major			
Norman High School, Norman, Oklahoma	3	1963	Graduated			
University of Oklahoma, Norman, Oklahoma	5	1968	B.S. Mechanical Engr			
University of Oklahoma, Norman, Oklahoma	2	1970	MBA Finance			
6. BUSINESS BACKGROUND. Provide complete consecutive statement of all employment for the past ten years, beginning with the most recent position first.						
Name of Firm and Address	Kind of Business	Exact Nature of Connection or Employment	Beginning Date		Ending Date	
			Month	Year	Month	Year
See Attached						
7. EXAMINATIONS/PROFESSIONAL DESIGNATIONS. List all jurisdictions, self-regulatory organization, and professional examinations and designations. Give examination or designation name (include any examination's title and number), body giving it, and date taken or conferred. If examination was waived, give details. See Attached						
8. PROCEEDINGS. For each 'yes' answer to Part I Item 11 involving the individual, give the following details of any court or regulatory action:						
<ul style="list-style-type: none"> the adviser and individuals named, the title and date of the action, the court or body taking the action, and a description of the action 						

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

ATTACHMENT TO FORM ADV

Schedule D - Philip H. Luccock

Item VI. Business Background

Financially Speaking, Inc. 1805 Shea Center Drive, Suite 290 Highlands Ranch, Colorado 80129	Financial Planner	Principal	1/91- Present
Financial Management & Consulting, Inc. 1240 S. Parker Road, Suite 110 Denver, Colorado 80231	Financial Planner	President	1/85- 12/93
Mutual Trust Life 1200 Jorie Boulevard Oak Brook, IL 60522	Broker- Dealer	Registered Representative	1/89- 1/92
Mutual Service Corporation 7108 Fairway Drive, Suite 300 Palm Beach Gardens, FL 33418	Broker- Dealer	Registered Representative	1/84- 12/91
Financial Network Investment Corp. 3858 Carson Street Torrance, CA 90509	Broker- Dealer	Registered Representative	1/84- 12/84
Hotline Energy Reports, Inc. P. O. Box 2934 Casper, Wyoming 82602	Energy	Senior Vice President	12/83- 4/84
Sun Company, Inc. P. O. Box 2880 Dallas, Texas 75221	Energy	Manager Business Planning & Administration	4/78- 12/83
Cities Service Company P. O. Box 37 Tulsa, Oklahoma 74102	Energy	Business Analyst	3/72- 4/78

Item VII. Examinations/Professional Designations

Institute for Certified Financial Planners (ICFP)

International Association for Financial Planning, Inc. (IAFP)

THE REGISTRY OF FINANCIAL PLANNING PRACTITIONERS -- 9/87

International Board of Standards and Practices for Certified Financial Planners, Inc. (IBCFP)

CERTIFIED FINANCIAL PLANNER (CFP) -- 6/86

The Institute of Management Accounting

CERTIFIED MANAGEMENT ACCOUNTANT (CMA) -- 4/83

College for Financial Planning:

Certificate for completion of Professionally Managed Assets -- 1/91

Certificate for completion of Investment Strategies and Portfolio Management -- 1/91

State of Colorado:

Resident Broker/Life, Accident & Health -- 01/91

Resident Agent/Variable Contracts -- 10/85

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Page 1**

Applicant: Financially Speaking, Inc.	SEC File Number: 801-38948	Date: 9/5/07
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(Answers for Form ADV Part I Items 11 and 12.)

This Schedule is submitted for individual who is: (Check all boxes that apply)

- A. the applicant, named in Part I Item 1A
- B. a control person, named in Part I Item 10A
- C. an owner of at least 10% of a class of applicant's equity securities
- D. and officer or director, partner, or individual with similar status of applicant, described in Schedule A Item 2a, Schedule B Item 2, or Schedule C Item 2
- E. a member of the applicant's investment committee that determines general investment advice to be given to clients
- F. if applicant has no investment committee, an individual who determines general client advice (if more than five, complete for their supervisors only)
- G. an individual giving investment advice on behalf of the applicant in the jurisdictions checked below:

AL	AK	AZ	AR	CA	CO	CT	DE	DC	FL	GA	HI	ID
IL	IN	IA	KS	KY	LA	ME	MD	MA	MI	MN	MS	MO
MT	NE	NV	NH	NJ	NM	NY	NC	ND	OH	OK	OR	PA
RI	SC	SD	TN	TX	UT	VT	VA	WA	WV	WI	WY	Puerto Rico
Other : _____												
(Specify)												

- H. involved in any yes answer to the disciplinary question, Part I Item 11.

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Page 2**

Applicant: Financially Speaking, Inc.	SEC File Number: 801-38948	Date: 9/5/07
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(Answers for Form ADV Part I Items 11 and 12.)

1. Applicant investment adviser: (see Part I Item 1A) Financially Speaking, Inc.		IRS Empl. Ident. No.:				
2. Individual's full name for whom this Schedule is being completed: Stacy Luccock Myers	Social Security Number:	CRD No., if any:	IRS Empl. Ident. No.:			
3. (a) Residence of individual: (Number and Street) 6297 E. Jamison Dr.	(City) Centennial	(State) CO	(Zip Code) 80112			
(b) Birth Date:	(c) City:	(d) State or Province: OK	(e) Country: USA			
4. NAMES USED. List all names other than the one given in Item 2 above that the individual has used, including maiden names. (Last) (First) (Middle) Luccock Stacy Diane						
5. EDUCATION. Start with last high school attended. If no degree received, state "none."						
School: (Name, City and State)	Years Attended	Year Graduated	For College and above Degree Major			
Heritage High School, Littleton, CO	4	1994				
University of Colorado, Denver, CO	4	2001	BA Psychology			
Metropolitan State College of Denver, Denver, CO	2	2006	Cert., Fin. Planning			
6. BUSINESS BACKGROUND. Provide complete consecutive statement of all employment for the past ten years, beginning with the most recent position first.						
Name of Firm and Address	Kind of Business	Exact Nature of Connection or Employment	Beginning Date		Ending Date	
			Month	Year	Month	Year
Financially Speaking, Inc. 1805 Shea Center Drive, CO	Financial Planning	Financial Planner Secretary/Treasurer	3	3		
Health Trail Natural Foods 10848 Warwick Boulevard, VA	Retail	Sales	5	98	5	99
7. EXAMINATIONS/PROFESSIONAL DESIGNATIONS. List all jurisdictions, self-regulatory organization, and professional examinations and designations. Give examination or designation name (include any examination's title and number), body giving it, and date taken or conferred. If examination was waived, give details.						
8. PROCEEDINGS. For each 'yes' answer to Part I Item 11 involving the individual, give the following details of any court or regulatory action: <ul style="list-style-type: none"> the adviser and individuals named, the title and date of the action, the court or body taking the action, and a description of the action 						

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

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Page 1**

Applicant: Financially Speaking, Inc.	SEC File Number: 801-38948	Date: 9/20/07
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(Answers for Form ADV Part I Items 11 and 12.)

This Schedule is submitted for individual who is: (Check all boxes that apply)

- A. the applicant, named in Part I Item 1A
- B. a control person, named in Part I Item 10A
- C. an owner of at least 10% of a class of applicant's equity securities
- D. and officer or director, partner, or individual with similar status of applicant, described in Schedule A Item 2a, Schedule B Item 2, or Schedule C Item 2
- E. a member of the applicant's investment committee that determines general investment advice to be given to clients
- F. if applicant has no investment committee, an individual who determines general client advice (if more than five, complete for their supervisors only)
- G. an individual giving investment advice on behalf of the applicant in the jurisdictions checked below:

AL	AK	AZ	AR	CA	CO	CT	DE	DC	FL	GA	HI	ID
IL	IN	IA	KS	KY	LA	ME	MD	MA	MI	MN	MS	MO
MT	NE	NV	NH	NJ	NM	NY	NC	ND	OH	OK	OR	PA
RI	SC	SD	TN	TX	UT	VT	VA	WA	WV	WI	WY	Puerto Rico
Other : _____												
(Specify)												

- H. involved in any yes answer to the disciplinary question, Part I Item 11.

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Page 2**

Applicant: Financially Speaking, Inc.	SEC File Number: 801-38948	Date: 9/20/07
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(Answers for Form ADV Part I Items 11 and 12.)

1. Applicant investment adviser: (see Part I Item 1A) Financially Speaking, Inc.		IRS Empl. Ident. No.:				
2. Individual's full name for whom this Schedule is being completed: Peter Charles Johnson	Social Security Number:	CRD No., if any:	IRS Empl. Ident. No.:			
3. (a) Residence of individual: (Number and Street) 1988 S. Xenia Way	(City) Denver	(State) CO	(Zip Code) 80231			
(b) Birth Date:	(c) City:	(d) State or Province: VA	(e) Country: USA			
4. NAMES USED. List all names other than the one given in Item 2 above that the individual has used, including maiden names. (Last) (First) (Middle)						
5. EDUCATION. Start with last high school attended. If no degree received, state "none."						
School: (Name, City and State)	Years Attended	Year Graduated	For College and above Degree Major			
Liberty High School, Colorado Springs, Colorado	4	2001				
University of Denver, Denver, Colorado	4	2004	BS Finance/Economics			
6. BUSINESS BACKGROUND. Provide complete consecutive statement of all employment for the past ten years, beginning with the most recent position first.						
Name of Firm and Address	Kind of Business	Exact Nature of Connection or Employment	Beginning Date		Ending Date	
			Month	Year	Month	Year
Financially Speaking	Financial Planning	Investment Analyst	3	7		
Joseph Sturniolo and Associates	Financial Planning	Investment Analyst	6	4	3	07
7. EXAMINATIONS/PROFESSIONAL DESIGNATIONS. List all jurisdictions, self-regulatory organization, and professional examinations and designations. Give examination or designation name (include any examination's title and number), body giving it, and date taken or conferred. If examination was waived, give details.						
8. PROCEEDINGS. For each 'yes' answer to Part I Item 11 involving the individual, give the following details of any court or regulatory action: <ul style="list-style-type: none"> the adviser and individuals named, the title and date of the action, the court or body taking the action, and a description of the action 						

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

**Schedule D of
Form ADV
Page 1**

Applicant: Financially Speaking, Inc.	SEC File Number: 801-38948	Date: 2/6/08
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(Answers for Form ADV Part I Items 11 and 12.)

This Schedule is submitted for individual who is: (Check all boxes that apply)

- A. the applicant, named in Part I Item 1A
- B. a control person, named in Part I Item 10A
- C. an owner of at least 10% of a class of applicant's equity securities
- D. and officer or director, partner, or individual with similar status of applicant, described in Schedule A Item 2a, Schedule B Item 2, or Schedule C Item 2
- E. a member of the applicant's investment committee that determines general investment advice to be given to clients
- F. if applicant has no investment committee, an individual who determines general client advice (if more than five, complete for their supervisors only)
- G. an individual giving investment advice on behalf of the applicant in the jurisdictions checked below:

AL	AK	AZ	AR	CA	CO	CT	DE	DC	FL	GA	HI	ID
IL	IN	IA	KS	KY	LA	ME	MD	MA	MI	MN	MS	MO
MT	NE	NV	NH	NJ	NM	NY	NC	ND	OH	OK	OR	PA
RI	SC	SD	TN	TX	UT	VT	VA	WA	WV	WI	WY	Puerto Rico
Other : _____												
(Specify)												

- H. involved in any yes answer to the disciplinary question, Part I Item 11.

**Schedule D of
Form ADV
Page 2**

Applicant: Financially Speaking, Inc.	SEC File Number: 801-38948	Date: 2/6/08
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(Answers for Form ADV Part I Items 11 and 12.)

1. Applicant investment adviser: (see Part I Item 1A) Financially Speaking, Inc.		IRS Empl. Ident. No.:				
2. Individual's full name for whom this Schedule is being completed: Michael Doyle Ryan		Social Security Number:	CRD No., if any:			
3. (a) Residence of individual: (Number and Street) 3010 S Williams Street		(City) Denver	(State) (Zip Code) CO 80210			
(b) Birth Date:	(c) City:	(d) State or Province: Iowa	(e) Country: USA			
4. NAMES USED. List all names other than the one given in Item 2 above that the individual has used, including maiden names. (Last) (First) (Middle)						
5. EDUCATION. Start with last high school attended. If no degree received, state "none."						
School: (Name, City and State)		Years Attended	Year Graduated			
Northern University High School, Cedar Falls, IA		4	1979			
The University of Iowa, Iowa City, IA		6	1985			
Metropolitan State College of Denver, Denver, CO		1	2006			
6. BUSINESS BACKGROUND. Provide complete consecutive statement of all employment for the past ten years, beginning with the most recent position first.						
Name of Firm and Address	Kind of Business	Exact Nature of Connection or Employment	Beginning Date		Ending Date	
			Month	Year	Month	Year
Financially Speaking Highlands Ranch, CO 80129	Financial Planning	Financial Planner	1	8		
Moore Financial Group Littleton, CO 80127	Financial Planning	Director of Planning	4	7	12	07
Terry Hall & Associates Englewood, CO 80112	Financial Planning	Paraplanner	6	6	8	06
Janus Denver, CO 80206	Asset Management	IT Project Leader	12	99	8	05
CQG Denver, CO 80265	Financial Software	Sr Software Engineer	10	93	11	99
7. EXAMINATIONS/PROFESSIONAL DESIGNATIONS. List all jurisdictions, self-regulatory organization, and professional examinations and designations. Give examination or designation name (include any examination's title and number), body giving it, and date taken or conferred. If examination was waived, give details. Passed CFP® Certification Examination, March, 2007, CFP Board of Standards.						
8. PROCEEDINGS. For each 'yes' answer to Part I Item 11 involving the individual, give the following details of any court or regulatory action: <ul style="list-style-type: none"> the adviser and individuals named, the title and date of the action, the court or body taking the action, and a description of the action 						

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: Financially Speaking, Inc.	SEC File Number: 801-38948	Date: 3/15/99
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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: Financially Speaking, Inc.	IRS Empl. Ident. No.:
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Item of Form (identify)	Answer
Part II, Page 2 1.D.1 & 7	Financially Speaking, Inc. provides financial planning services to closely held businesses, individuals, and their families. These services include, but are not limited to: <ul style="list-style-type: none"> ◆ Furnishing investment advisory services, defined as the provision of advice to clients as to the investment of funds on the basis of individual needs of each client. ◆ Conducting consultations not considered part of investment management services (e.g. seminars or workshops). ◆ Furnishing advice to clients on matters not involving securities such as cash flow management, retirement planning, estate tax planning, risk management, and college education.
Part II, Page 2 1.D. 1 & 7	Applicant receives no commissions, deferred compensation, or referral fees.
	FEE STRUCTURE
Part II, Page 2 1.D. 1 & 7	Upon entering into a contractual relationship for financial planning services, the client is quoted a minimum annual fee. That minimum fee is based upon one of the following schedules: <p>A. Financial Planning & Investment Advisory Services</p> <ol style="list-style-type: none"> 1. For financial plans only: Minimum fee is \$2,500; final fee is based on portfolio complexity. 2. For ongoing financial and investment advisory services: a fee negotiated as a percentage of assets under management, billed quarterly in advance, ranging from 0% to 1.5%. The fee is based on anticipated services required. 3. Clients who invest in mutual funds pay their respective share of each mutual fund's management administrative and transaction expenses. 4. All fees received from money managers are offset against the annual investment advisor fee on a quarterly basis. (See Part II, Page 6, 13.A.). Client/Planner relationships lasting less than one year are discouraged; if, however, Financially Speaking, Inc., agrees to consult on an occasional basis, fees will be billed at the rate of \$250 per hour with a three (3) hour minimum charge.
Part II, Page 2 1.D. 1 & 7	B. Non-Standard Consulting Fees for seminars and workshops will be negotiated based on the scope of work as well as individual client requests.

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: Financially Speaking, Inc.	SEC File Number: 801-38948	Date: 3/15/99
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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: Financially Speaking, Inc.		IRS Empl. Ident. No.:
Item of Form (identify)	Answer	
Part II, Page 2 1.D. 1 & 7	<p>C. Third Party Consulting</p> <p>Work deemed necessary by a client's CPA, attorney and/or other professional advisors will be pre-approved by the client and invoiced directly to the client by each advisor.</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: Financially Speaking, Inc.	SEC File Number: 801-38948	Date: 3/15/99
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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: Financially Speaking, Inc.	IRS Empl. Ident. No.:
Item of Form (identify)	Answer
Part II, Page 2 1.D.1 & 7	PAYMENT OF FEE The fee is payable in advance, in equal quarterly installments. Client understands that the payment schedule is arranged for Client's convenience and that actual accrued charges for services rendered will become immediately due and payable if the agreement is prematurely terminated.
Part II, Page 2 1.D.1 & 7	TERMINATION The agreement may be terminated at any time by the Advisor of the Client by giving written notice to the other party. All fees will be prorated to the date of termination or to the end of the previous quarter at the discretion of Financially Speaking, Inc.
Part II, Page 2 1.D.	ADVISORY SERVICES Financially Speaking, Inc., provides consulting services to clients with respect to one or more third party asset allocation and reporting services. All fees received from money managers are fully disclosed in writing in the investment advisory agreement and those fees adhere to the schedule listed on Schedule F of the ADV.
Part II, Page 3 1.L.	Asset Allocation and Reporting Services
Part II, Page 3 4.B	Applicant utilized financial magazines such as FORTUNE, FORBES, REGISTERED REP., MONEY, WORTH PERSONAL FINANCE, and THE FINANCIAL PLANNER. Financial newspapers include INVESTOR'S DAILY, and BARRON'S. These are used as references to provide independent sources for evaluation of securities, new methods for client services, and other information pertinent to investment advisory services provided to client. For any potential securities purchase recommendation, whether mutual fund, limited partnership, or other vehicle, any company-provided information is reviewed, along with any independent analysis, as mentioned above. In addition, the following equity tracking services are used: FINANCIAL TIMES, FAST TRACK, THE WALL STREET JOURNAL, LIPPER MUTUAL FUND DATABASE, GOOGLE FINANCE, and YAHOO FINANCE. This is a representative list and not all inclusive.

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: Financially Speaking, Inc.	SEC File Number: 801-38948	Date: 3/15/99
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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: Financially Speaking, Inc.		IRS Empl. Ident. No.:
Item of Form (identify)	Answer	
Part II, Page 4 6.	All professional level employees and associates of Financially Speaking, Inc., are required to meet stringent standards of education and business background. At a minimum, they must be college graduates with at least five years management or business. All professional level employees and associates are required to maintain their proficiency by fulfilling the continuing education requirements of the Certified Financial Planning Board of Standards, Inc. See Schedule D for Philip H. Luccock.	
Part II, Page 5 9.	All Investment Advisor Account Statements are kept at Financially Speaking, Inc. and reviewed for potential conflicts of interest.	
Part II, Page 5 10.	While there is no absolute minimum dollar value of assets or other conditions for starting or maintaining an account, full client status is usually appropriate for <u>individuals</u> with annual incomes of \$125,000 or more and/or net worth of \$500,000 or more, and for <u>families</u> with annual income(s) of \$250,000 or more and/or net worth of \$1,000,000 or more.	
Part II, Page 6 12.B	<p>Several "discount brokers" may be recommended to a client to minimize transaction costs. Selection criterion involves cost effectiveness and efficient execution of orders.</p> <p>Financially Speaking, Inc. may recommend that clients establish brokerage accounts with the Schwab Institutional division of Charles Schwab & Co., Inc. (Schwab), a registered broker-dealer, Member SIPC, to maintain custody of clients' assets and to effect trades for their accounts. Financially Speaking, Inc. is independently owned and operated and not affiliated with Schwab. Schwab provides Financially Speaking, Inc. with access to its institutional trading and custody services, which are typically not available to Schwab retail investors. These services generally are available to independent investment advisors on an unsolicited basis, at no charge to them so long as a total of at least \$10 million of the advisor's clients' assets are maintained in accounts at Schwab Institutional, <i>and are not otherwise contingent upon Advisor committing to Schwab any specific amount of business (assets in custody or trading)</i>. Schwab's services include brokerage, custody, research, and access to mutual funds and other investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment.</p>	
Part II, Page 6 12.B	For Financially Speaking, Inc.'s client accounts maintained in its custody, Schwab generally does not charge separately for custody but is compensated by account holders through commissions or other transaction-related fees for securities trades that are executed through Schwab or that settle into Schwab accounts.	

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: Financially Speaking, Inc.	SEC File Number: 801-38948	Date: 3/15/99
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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: Financially Speaking, Inc.	IRS Empl. Ident. No.:
Item of Form (identify)	Answer
	<p>Schwab also makes available to Financially Speaking, Inc. other products and services that benefit Financially Speaking, Inc. but may not benefit its clients' accounts. Some of these other products and services assist Financially Speaking, Inc. in managing and administering clients' accounts. These include software and other technology that provide access to client account data (such as trade confirmations and account statements,) facilitate trade execution (and allocation of aggregated trade orders for multiple client accounts), provide research, pricing information and other market data, facilitate payment of Financially Speaking, Inc.'s fees from its clients' accounts, and assist with back-office functions, recordkeeping and client reporting. Many of these services generally may be used to service all or a substantial number of Financially Speaking, Inc.'s accounts, including accounts not maintained at Schwab Institutional. Schwab Institutional also makes available to Financially Speaking, Inc. other services intended to help Financially Speaking, Inc. manage and further develop its business enterprise. These services may include consulting, publications and conferences on practice management, information technology, business succession, regulatory compliance, and marketing. In addition, Schwab may make available, arrange and/or pay for these types of services rendered to Financially Speaking, Inc. by independent third parties. Schwab Institutional 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 Financially Speaking, Inc. While as a fiduciary, Financially Speaking, Inc. endeavors to act in its clients' best interests, Financially Speaking, Inc.'s recommendation that clients maintain their assets in accounts at Schwab may be based in part on the availability of some of the foregoing products and services and not solely on the nature, cost or quality of custody and brokerage services provided by Schwab. The total package of custody fees and services help determine Financially Speaking, Inc.'s recommendations.</p>
Part II, Page 6 13. A.	In connection with Applicants' Consulting Services, Applicant receives compensation (See response to Question 1D). All fees received from money managers are offset against the annual retainer on a quarterly basis. Current money managers include SEI, Managers Funds Group, and Landmark Investments.

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

ENGAGEMENT LETTER

Agreement is made and entered into this _____ day of _____
by and between Financially Speaking, Inc., hereafter referred to as Financially Speaking, and
_____, hereafter referred to as the Client.

PURPOSE

The Client wishes to obtain advice about his/her financial affairs. Financially Speaking is in the business of providing financial planning advice to individuals and is willing to perform such services for the Client upon the terms and conditions set forth.

TERMS OF AGREEMENT

In order for there to be a successful financial planning relationship, it is agreed between Financially Speaking and the Client that:

1. **SERVICES.** The Client hereby employs Financially Speaking as the Client's Financial Planner.
2. **CLIENT ASSETS.** All assets will be held by the Client. Financially Speaking will not receive, retain, or otherwise physically control any of the Client's cash, securities, or other assets. All confirmations, with respect to security transactions, shall be sent both to the Client and to Financially Speaking. The SEC deems us to have custody under their regulations, but the Client's assets are held by Charles Schwab.
3. **CONFIDENTIALITY.** All information and advice furnished by either party to the other, including their agents and employees, shall be treated as confidential and not disclosed to third parties except as agreed upon in writing by this contract or required by law.
4. **CONFLICTS OF INTEREST.** No employee of Financially Speaking shall sell securities, insurance products, real property, or other financial instruments to a Client.

5. **PURCHASE AND SALE OF SECURITIES.** The Client may direct all purchases and sales of securities through any Broker-Dealer or Representative.
6. **PURCHASE OF INSURANCE.** The Client hereby agrees that while this Agreement does not create any obligation to do so, Financially Speaking may be requested by the Client to assist him/her in the implementation of recommendations involving annuities, and health and life insurance. If Financially Speaking does so, Financially Speaking will not be acting as an Agent/Broker of the insurance company involved in the transaction, and will not receive insurance brokerage commissions.
7. **DEVELOPMENT OF RECOMMENDATIONS.** As the Client's Advisor, Financially Speaking agrees to review all information provided by the Client.

The recommendations developed by Financially Speaking are based upon our professional judgment as an investment advisor and results of the recommendation cannot be guaranteed.

8. **LEGAL/ACCOUNTING ADVICE.** Financially Speaking is not qualified to give accounting or legal advice, and the Client is not relying on Financially Speaking for advice on such matters.
9. **IMPLEMENTATION OF ADVICE.** The Client is free to obtain legal, accounting, and brokerage services from any professional source to implement the recommendations Financially Speaking makes.
10. **RESPONSIBILITIES OF THE CLIENT.**
 - The Client agrees to provide information regarding income, investments, income tax situation, estate plans, and other pertinent matters as requested by Financially Speaking.
 - The Client also agrees to discuss needs and goals frankly with Financially Speaking on an annual basis, or more often if needed.
 - During the first year of engagement the client agrees to a meeting or phone conference at 90 days, 180 days, and one year from the date of this document, and to keep Financially Speaking informed of changes in his/her situation.
 - The Client acknowledges that Financially Speaking cannot adequately perform services on the Client's behalf unless the Client performs such responsibilities.
 - The Client agrees to permit Financially Speaking to consult with and obtain information about his/her affairs from the Client's accountant and attorney. Financially Speaking shall not be required to verify any information obtained from the Client, his/her attorney, or his/her accountant.
 - The Client is free at all times to accept or reject any recommendations from Financially Speaking, and the Client acknowledges that he/she has sole authority regarding the implementation, acceptance, or rejection of any counseling or advice from Financially Speaking.

11. **DURATION AND TERMINATION.** This agreement will remain in effect and will stay in effect unless terminated by either party, beginning_____. This agreement may be terminated without penalty at any time, upon written notice to the other, by Financially Speaking or the Client. Termination of this agreement shall in no way effect the consummation of any transaction which was initiated prior to such termination. All charges accrued to the Client's account shall become immediately due and payable upon termination of this agreement.
12. **REPRESENTATION BY FINANCIALLY SPEAKING.** By execution of this Agreement, Financially Speaking represents that it is registered with the Securities and Exchange Commission (SEC) as an Investment Advisor under the Investment Advisors Act of 1940 and that the Client has been given a disclosure statement.
13. **BINDING AGREEMENT.** This Agreement shall constitute a binding agreement upon acceptance by Financially Speaking. This contract is personal, and solely between the Client and Financially Speaking. It imposes certain duties and obligations on each. It is neither transferable nor assignable by term of the Investment Advisors Act of 1940.
14. **FEE STRUCTURE.** Upon entering into a contractual relationship for financial planning services, the client is quoted a minimum annual fee. That minimum fee is based upon one of the following schedules:
- A. **Financial Planning & Investment Advisory Services**
1. For **financial plans only**: Minimum fee is \$2,500.00; final fee is based on portfolio complexity.
 2. For **ongoing financial and investment advisory services**: A fee negotiated as a percentage of assets under management, billed quarterly in advance, ranging from 0 - 1.5%. The fee is based on anticipated services required.
 3. Clients who invest in mutual funds pay their respective share of each mutual fund's management, administrative, and transaction expenses.
 4. Any fees received from money managers are offset against the annual investment advisor fee on a quarterly basis. Client/Planner relationships lasting less than one year are discouraged. If, however, Financially Speaking agrees to consult on an occasional basis, fees will be billed at the rate of **\$250.00 per hour**, with a three (3) hour minimum charge.
- B. **Non-Standard Consulting**
Fees for seminars and workshops will be negotiated based on the scope of work as well as individual client requests.

C. **Third Party Consulting**

Work deemed necessary by the Client's CPA, attorney, and/or other professional advisors will be pre-approved by the Client and invoiced directly to the Client by each advisor.

15. **PAYMENT OF FEE.** The Client may choose to pay the fee in advance or in equal quarterly installments. The Client also understands that the payment schedule is arranged for his/her convenience and that actual accrued charges for services rendered will become immediately due and payable if the agreement is prematurely terminated. In addition to the payment of the fees, the Client hereby agrees to pay to the Advisor all reasonable expenses incurred by representatives of the Advisor, outside of the Denver, Colorado metropolitan area, at the Client's request.

As of _____, 20____, I, the Client, acknowledge that I have received a copy of this Engagement Letter, the Privacy Policy, and a written disclosure statement containing information concerning the background, fees, and business practices of Financially Speaking, Inc.

Dated: _____, 20_____

Client's Signature

Client's Signature

Investment Advisor's Signature
Financially Speaking, Inc.

Revised 08/08/08

PRIVACY NOTICE TO CLIENTS OF FINANCIALLY SPEAKING, INC.

We, at Financially Speaking, Inc., want you to know that we pride ourselves in our efforts to maintain the privacy, safeguarding, and confidentiality of any personal financial information that you provide to us or that we obtain through providing our financial products and services to you. We believe it is essential that we safeguard your personal financial information, and have adopted these policies and procedures in an effort to satisfy you. These measures protect your personal financial information and prevent it from being disclosed to parties that are not part of our network which provides you with financial products and services.

In an effort to keep you informed of the steps we have taken toward protecting your personal information, we describe in this privacy notice the information we collect, our policies for keeping that information confidential, and our procedures for safeguarding your information. We consider these matters to be of utmost importance, and trust that the explanations below will help you to better understand how we protect your personal information.

Information We Collect.

In providing our products and services to you, we collect nonpublic personal information about you from these sources:

1. Applications or other forms;
2. Transactions with us, our affiliates, or others; and
3. Consumer reporting agencies.

Information We Disclose.

We do not disclose any nonpublic personal information about you to anyone, except to provide you with our financial products and services and to carry out your instructions, or as required by law.

What is Nonpublic Personal Information?

When we refer to "nonpublic personal information," we are referring to personally identifiable financial information that we collect about you in the process of providing you with our products and services, which has not been lawfully made available to the general public. On the other hand, "publicly available information" (such as governmental real estate records, published telephone numbers, etc.) is lawfully available to the general public.

Safeguards for Protecting Your Privacy.

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

Any Questions?

If you have any questions about our privacy policies, our procedures for protecting your personal financial information, or would like a copy of our professional resume, Form ADV, please do not hesitate to contact:

Philip H. Luccock, CFP[®], CMA
Financially Speaking, Inc.
1805 Shea Center Drive, Suite 290
Highlands Ranch, Colorado 80129
(303) 290-0702
(800) 228-9876