

Walsh Financial Solutions

Financial Planning and Counseling with Impact

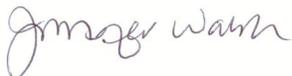
Firm Brochure

Welcome to Walsh Financial Solutions. We invite you to learn more about our innovative Financial Planning solutions and how we deliver the highest quality Financial Planning advice and guidance. You can also visit our website, www.walshfinancialsolutions.com or contact us at (303) 252-0852 or info@walshfinancialsolutions.com for further information or questions.

This brochure, last updated December 31, 2014, provides information about the qualifications, experience, and business practices of Walsh Financial Solutions. We annually update all necessary information in this brochure, and you can request it at any time or visit our website to view a copy of it. The United States Securities and Exchange Commission (SEC) requires that we provide this brochure to you; however, the information in this brochure has not been approved nor verified by the SEC or by any state securities authority.

Additional information about Walsh Financial Solutions is also available on the SEC's website at www.adviserinfo.sec.gov. Our IARD/CRD Number is 133589.

Sincerely,



Jennefer Walsh, CFP®

President

jennefer@walshfinancialsolutions.com

Item 2 – Material Changes

For your convenience, we provide a summary of any major changes to the content of our ADV from year to year. This summary is designed to increase your awareness of information that has been updated and which you may find important. Please review the following changes that occurred since March 31, 2014:

- No Material Changes Were Made

For further details regarding the above changes or for a free copy of our Form ADV, please contact our office at (303) 252-0852 or info@walshfinancialsolutions.com or visit our website at www.walshfinancialsolutions.com and click on Form ADV Part 2.

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Item 4 – Advisory Business

Walsh Financial Solutions was founded in 2004 and is owned by Jennefer Walsh.

At Walsh Financial Solutions, we provide personalized investment advisory services to clients in the form of Financial Planning.

We created our Financial Planning services to provide unbiased and conflict-free advice on the fundamentals of financial planning. These programs are designed to examine your financial picture, in parts or in its entirety, and blend both financial and life conversations.

We recognize the positive impact that money can have on your life situations and goals. We strive to help you add the personal value that you are looking for by developing a carefully organized and strategic financial plan.

We offer three Financial Planning programs that are tailored by your specific needs and objectives. Within the programs, we utilize a combination of the following strategies:

- Written Goals & Execution Plans
- Cash Flow Organization and Planning
- Debt Reduction Strategies and Debt Payment Planning
- Saving Strategies and Accumulation Planning
- Document Organization
- Employee Benefits Review
- Risk Assessment (Including Life, Medical, Longevity, Professional Liabilities & Property)
- Investment Portfolio Design and Maintenance
- Retirement Analysis and Planning
- Tax Efficiency Planning
- Estate and Legacy Planning

We believe that clients receive the most relevant and highest quality financial planning advice when we perform a thorough analysis, present comprehensive recommendations, and develop a plan for continual improvement. As fiduciaries, we always act in good faith and in the best interests of our clients.

A. Cash Flow Planning and Budgeting Clinics

We provide Cash Flow Planning and Budgeting assistance to individuals and couples who seek help specific to their cash flows.

We teach Mint and Quicken to allow you to track and manage your cash flows. And, we provide best practices for capturing, organizing, and monitoring your cash flows.

B. Financial Counseling

We provide Financial Counseling to individuals and couples who seek general financial assistance or a second opinion. This is a short-term engagement where the client seeks the advice of a professional but prefers to implement the changes independently.

C. Financial Planning

We provide Financial Planning to individuals and couples who seek a comprehensive financial review and ongoing planning, service, and support. This is a long-term engagement and includes a regular review process to update, monitor, and modify your financial plan as-needed.

The initial process consists of three to five meetings where we examine your current situation and develop recommendations to help bring you closer to your financial goals. We provide you with a written evaluation and we both agree upon actions and responsible parties for the next steps. Together, you and Walsh Financial Solutions implement the recommended changes.

From there, we determine meeting frequency and ongoing communication dependent upon your situation. This means two to four meetings per year. You will receive reminders of specific courses of action that need to be taken throughout the year.

Item 5 – Fees and Compensation

We provide a complimentary Orientation meeting, which may be by telephone. This meeting is an exploratory interview in which we determine the extent to which our services may be beneficial for you. We introduce you to The Walsh Financial Solutions' 5 Step Financial Planning Process, define what makes up a mutually rewarding relationship, and discuss our fees.

Walsh Financial Solutions determines our fees on a project, hourly, or a calculated annual retainer basis, depending on the level of service. You will be quoted a fee that is disclosed and discussed with you prior to engaging in the planning process. We reserve the right to increase or decrease our fee after taking your unique circumstances and financial objectives into consideration.

A. Cash Flow and Budgeting Clinics

The fee is \$50-\$200 per clinic or \$500-\$2,000 per series, depending on the duration as well as the complexity of the material covered.

Payment is expected in full upon receipt of a billing statement.

B. Financial Counseling

The fee is \$175.00 per hour with a minimum of 3 hours per year. An estimation of hours is provided before any work or advice is rendered. And, services terminate upon completion of the requested counseling consultation.

A deposit of 50% of the initial contracted fee is expected upon engagement. The balance will be due upon presentation of the recommendation and receipt of a billing statement.

C. Financial Planning

The fee structure reflects our promise to deliver sound financial advice relating to your entire life. As such, we strive to maintain or improve your net worth, while empowering you to make informed decisions that may affect your net worth.

Your fee will be based upon a fee schedule using Income and Net Worth (Your Assets Minus Your Liabilities).

Income	1.00%
Net Worth from \$0 - \$2,500,000	0.50%
Net Worth from \$2,500,000 to \$10,000,000	0.25%
Net Worth for \$10,000,000 and over	0.10%

The fee is set annually and is billed quarterly in advance. Payment is expected in full upon receipt of a billing statement.

D. Fees Related to Investing

If you choose to implement our recommended investment portfolio design and maintenance strategy, you may pay certain transaction charges for trade execution that is in addition to the fee that you pay to Walsh Financial Solutions. We do not receive any portion of the transaction charges. These transaction charges are paid to your custodian and are set out in your custodian's account application. These transaction charges are usually small and incidental to the purchase or sale of a security. The selection of the security is more important than the nominal fee that your custodian charges to buy or sell the security.

You may also incur certain charges imposed by third parties other than us in connection with investments made through your custodian, including, but not limited to, mutual fund 12b-1 fees, mutual fund management fees and administrative expenses, mutual fund transaction fees, deferred sales charges on previously purchased mutual funds transferred into the account, variable annuity expenses, other transaction charges and service fees, IRA and qualified retirement plan fees, administrative servicing fees for trust accounts, creation and development fees or similar fees imposed by unit investment trust sponsors, hedge fund and managed futures investment management fees, managed futures investor servicing fees, fees relating to American Depository Receipts, and other charges required by law.

If your investment accounts invest in mutual funds, you should be aware that you will pay the mutual fund company a management fee as a shareholder of the fund. This fee is internal to the mutual fund and not a separate charge. It is called an expense ratio and is in addition to the fee that you pay to Walsh Financial Solutions. A description of the management fees and administrative expenses charged by mutual funds is available in each mutual fund's prospectus.

E. Payment of Fees

Payment can be made by cash or check.

There will be a late payment fee for any account that is greater than 90 days overdue. The late payment fee will equal 3% (three percent) of the balance due and will be assessed each month until the balance is paid in full.

Any account that is greater than 180 days overdue will be turned over to a collection agency or to our attorneys for further action. You will be responsible for paying the principal sum due plus all costs and fees associated with the collection of such unpaid balance, including, but not limited to, collection agency fees, reasonable attorney's fees, interest on the outstanding balance, and any and all collection costs, court costs, filing fees, interest, and judgment execution costs.

F. Fee Offset

Advisory representatives of Walsh Financial Solutions are separately registered as advisory representatives and licensed securities representatives of LPL Financial and are also licensed as independent insurance agents. In this capacity, the advisory representatives can perform investment management services for clients and sell securities and insurance to clients, receiving compensation in the form of investment advisory fees, commissions, or 12b-1 fees. These fees are separate from the fee charged by Walsh Financial Solutions.

As a part of our fiduciary duty, we endeavor at all times to put the interests of our clients first. However, you should be aware that receipt of additional compensation itself creates a conflict of interest and may affect the judgment of our advisory representatives when making recommendations. You should also be aware that you may choose to purchase the same security or investment product from a custodian or broker that is not affiliated with us.

If agreed upon by you and Walsh Financial Solutions, your fee will be reduced by any investment advisory fees or commissions received by our advisory representatives in their capacity as advisory representatives or licensed securities representatives with LPL Financial or independent insurance agents, thereby avoiding this conflict of interest. This is referred to as a fee-offset payment arrangement.

G. Other Payment Options

If agreed upon by you and Walsh Financial Solutions, your fee can be paid via an online Merchant Service Provider in installments or in its entirety. If a systematic payment schedule is set up for you, for your convenience, we will receive written authorization from you prior to the first invoice. The Merchant Service Provider will send an invoice to you prior to placing the charge to your credit card. We will notify you at the time of payment that the payment has taken place. We will not have access to your credit card information nor will the information be available to us.

H. Termination/Refunds

Your service agreement may be terminated at any time, by you or Walsh Financial Solutions, by giving written notice to the other party. Termination will be effective immediately upon receipt of such notice.

Upon engagement, you have 5 business days to terminate the agreement without penalty and receive a full refund of all fees paid in advance. If you terminate services after the initial 5 day period, any earned, unpaid fees will be prorated to the date of termination and will be due and payable. Any prepaid, unearned fees will be promptly refunded.

Walsh Financial Solutions reserves the right to terminate any financial planning engagement where a client has willfully concealed or has refused to provide pertinent information about financial situations when necessary and appropriate, in our judgment, to providing proper financial advice. In addition, we reserve the right to stop work for any account that is more than 90 days overdue.

All services will be delivered within 6 months, or else the initial contracted fee will be refunded.

I. Third-Party Consulting

We believe that successful Financial Planning incorporates all available resources. As your financial advocate, we collaborate with your other advisers such as attorneys and accountants to ensure that your entire professional team is working together. If we determine that work is deemed necessary by a CPA, attorney, and/or other professional advisers, we will require your pre-approval. You will be invoiced directly by your respective professional.

Item 6 – Performance-Based Fees and Side-By-Side Management

Walsh Financial Solutions and our employees do not accept performance-based fees (such as a share of capital gains or capital appreciation on a client's account) or Side-By-Side Management.

Item 7 – Types of Clients

Walsh Financial Solutions typically provides Financial Planning to individuals, families (generational planning), qualified retirement plans, trusts, and small businesses.

Client relationships vary in scope and length of service.

The term of a typical engagement is 12 months.

Under specific circumstances, such as with a new engagement (i.e. not a renewing engagement), or with your and WFS' explicit approval, the term may be extended to a maximum of 13 months.

We review the different levels of service and the related costs with every client so that the best level of service at the best cost is apparent.

We do not require a minimum dollar value of assets or other condition for starting or maintaining a client relationship. However, we require a minimum of 3 hours to properly analyze, prepare, and deliver recommendations within our Financial Counseling program.

Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss

If your service engagement includes our investment portfolio design and maintenance strategy, you will be asked to complete a confidential questionnaire in order to help us define your investment objectives, investor risk profile, and investment time frame. And, you will receive a written Model Portfolio/Investment Policy Statement (a document that outlines your desired investment strategy) arrived upon during our consultations.

Common investment objectives include: preserving existing assets, providing ongoing income, protecting purchasing power, seeking long-term growth, or pursuing aggressive growth. You may change your investment objectives at any time.

We use investment and portfolio allocation software to evaluate portfolio designs and we craft a specific asset allocation strategy for you taking your specific goals and objectives into consideration. As a secondary goal, we take tax consequences into account. We may coordinate with you and/or your tax adviser before presenting recommendations.

Strategies that we may recommend include strategic or tactical asset allocation. Generally, a strategic asset allocation approach passively invests in a fixed allocation among several broad asset classes over the long-term and periodically rebalances, while a tactical asset allocation approach actively adjusts a portfolio's strategic asset allocation based on short-term market forecasts.

We may recommend an asset allocation strategy using a fundamental mix of stocks, bonds, and cash that may specifically include a combination of mutual funds, individual stocks, Exchange Traded Funds, annuities, alternative investments, municipal and corporate bonds, CD's, Money Markets, and other liquid assets. We may recommend model portfolios if the models match your investment policy.

You may impose restrictions on investing in certain securities or types of securities. Depending on the service agreement, advice is provided with you making the final decision on investment selection.

The security analysis methods we use in our buy/sell discipline include, but are not limited to, macro-economic analysis, fundamental analysis, and technical analysis.

For example: mutual fund analysis includes an assessment of expenses, fund manager tenure, historic performance against peers, and the fund's long-term fund performance. Each mutual fund is charted against other funds in their peer group to evaluate recent performance and volatility. Individual stocks are evaluated using fundamental analysis as well as published third party research. Non-investment grade, or high-yield, corporate bonds are analyzed in a similar fashion to corporate stocks, while government and investment grade corporate bonds are evaluated primarily on the basis of their bond rating, and yield to maturity.

We use a variety of sources of data to conduct our economic, investment, and market analysis, such as financial periodicals, economic and market research materials prepared by others, subscription services, corporate rating services, annual reports, prospectuses, company conference calls and press releases, and other US Securities and Exchange Commission filings. Other sources of information that we might use include Morningstar Adviser Workstation and the Internet.

All portfolios are compared against published benchmark portfolios of similar stock/bond ratios for performance and volatility.

We believe that diversification within a portfolio can help reduce downside volatility and we believe investment portfolios should have a mix of asset classes and securities within each class. However, asset allocation does not ensure a profit or protection against loss and asset allocation may not be appropriate for everyone.

We will do our best to tailor a portfolio that helps meet your investment objectives, risk tolerance, and investment time frame, but this is not guaranteed. Walsh Financial Solutions does not represent, warrant, guarantee or imply that the services or methods of analysis employed by the firm can or will predict future results, successfully identify market tops or bottoms, or insulate you from losses due to market corrections or declines. Market fluctuations, interest rates, inflation, economic downturns, and individual security performance are some of the possible exposures. Our recommended allocation strategy is designed to mitigate exposure to the various risks. You need to understand that investing in securities involves the risk of loss and you must be prepared to bear losses that may result.

Item 9 – Disciplinary Information

Walsh Financial Solutions and our employees have not been involved in any legal or disciplinary events.

Item 10 – Other Financial Industry Activities and Affiliations

Advisory representatives of Walsh Financial Solutions are separately registered as advisory representatives of LPL Financial. In this capacity, the advisory representatives provide investment management services to clients and receive compensation in the form of investment advisory fees. Clients receiving investment management services from an advisory representative in their capacity as a LPL Investment Adviser Representative will receive certain disclosure documents (e.g., Form ADV, client agreement) prior to engaging in these services. Advisory representatives spend approximately 40% of their time on this activity.

Advisory representatives of Walsh Financial Solutions are separately registered as licensed securities representatives of LPL Financial. In this capacity, the advisory representatives can sell securities to clients and receive compensation in the form of commissions. Clients purchasing securities from an advisory representative in their capacity as a LPL Registered Representative will receive certain disclosure documents (e.g., prospectus, brokerage account agreement) when conducting such transactions. Advisory representatives spend approximately 15% of their time on this activity.

Advisory representatives of Walsh Financial Solutions are also licensed as independent insurance agents. In this capacity, the advisory representatives can sell insurance products to clients and receive compensation in the form of commissions. Clients purchasing insurance from advisory representatives will receive certain disclosure documents (e.g., prospectus) and complete an insurance application process when conducting such transactions. Advisory representatives spend approximately 5% of their time on this activity.

Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Walsh Financial Solutions and our employees and subcontractors operate within a strict Code of Ethics which sets out ideals for ethical conduct premised on the fundamental principals of openness, integrity, honesty, and trust. As a fiduciary, it is our responsibility to provide full and fair disclosure of all material facts and to act solely in the best interest of each of our clients at all times.

We put your interests ahead of firm interests. We maintain confidentiality of your information and circumstances and only disclose it as necessary to serve your interests and as permitted by law. We require all supervised persons to conduct business with the highest level of ethical standards and to comply with all federal and state securities laws at all times. We can provide a copy of our Code of Ethics to you upon request.

We do not recommend, buy, or sell securities in which Walsh Financial Solutions or any related person has a material financial interest, thereby avoiding a conflict of interest.

We may buy or sell securities for our personal accounts identical to those recommended to you. This creates a potential conflict of interest. It is our express policy that all persons associated in any manner with us must place your interests ahead of their own when making personal investments. We monitor trading by our associated persons.

Item 12 – Brokerage Practices

Walsh Financial Solutions is independently owned and operated and is not affiliated with any custodian or broker/dealer. Specific custodian recommendations may be made to you based on your need for such services; although, you may purchase investments directly through your custodian, or through any broker/dealer or agent you choose.

Walsh Financial Solutions recommends custodians based on the proven integrity and financial responsibility of the firm and the best execution of orders at reasonable commission rates. When working with us, we may recommend that you hold your investments within an independent custodial account, such as with LPL Financial, which is also a broker/dealer. Only broker/dealers can purchase and sell (trade) investments.

LPL Financial is a business that serves independent investment advisory representatives. Our advisory representatives are dually registered as Investment Adviser Representatives of Walsh Financial Solutions and also as Investment Adviser Representatives and Registered Representatives of LPL Financial.

LPL Financial provides support services and investment research to our advisory representatives that are generally available on an unsolicited basis at no charge to them. Our advisory representatives may use LPL's research to service all or a substantial number of our clients' accounts, wherever they are held. While there is no direct linkage between the investment advice we give to you and our recommendation to use LPL, economic benefits may be provided to our advisory representatives by LPL that will not be provided if you select another account custodian or broker/dealer.

We strive to work with custodians and broker/dealers that offer the best value for their service. However, we may be limited in custodians or broker/dealers that we are allowed to use due to our advisory representatives' relationship with LPL.

We do not receive any client referrals from custodians, broker/dealers, or third-parties, and therefore do not take client referrals into account when selecting or recommending them.

If you wish to have one of our advisory representatives implement the advice in their separate capacity as LPL Investment Adviser Representatives or LPL Registered Representatives, LPL Financial will be used. Certain advisory representatives are Registered Representatives of LPL and are required to use the services of LPL when acting in this capacity. LPL has a wide range of approved securities products for which it performs due diligence prior to selection. LPL's Registered Representatives are only permitted to sell these products. You may experience custodial or brokerage fees that are different than the fees that are charged by other custodians or broker/dealers.

Item 13 – Review of Accounts

We recommend that you have your Financial Plan reviewed at least annually. In these reviews, we update your Net Worth and Cash Flow Statements. We also discuss your current status, any changes in your circumstances, our recommendations for helping you achieve your goals, and any other topic that you wish to broach.

When you experience a significant change in your circumstances, we will update your plan. Plan updates generally include Net Worth and Cash Flow Statements, projections, and our recommendations for helping you achieve your revised goals.

We recommend that you have your investment accounts reviewed at least annually. We review all investment accounts for asset allocation, industry and media diversification, risk levels, and suitability. We carefully consider your current security positions, check proper allocations, and assess the likelihood that the performance of each security will continue to contribute to your goals and investment objectives.

We strongly urge all clients to utilize one or more central asset accounts offered by major brokerage houses for securities safekeeping and ease of investment transactions. You should receive comprehensive monthly or quarterly statements from such accounts.

You will receive periodic communications from Walsh Financial Solutions on at least an annual basis.

Item 14 – Client Referrals and Other Compensation

Walsh Financial Solutions has been fortunate to receive many client referrals over the years. The referrals came from current clients, accountants, estate planning attorneys, real estate agents, mortgage professionals, employees, personal friends of employees, and other similar sources. Neither Walsh Financial Solutions nor any related persons, directly or indirectly, compensate any outside party for client referrals.

Likewise, we do not receive any compensation from outside parties for client referrals. And, we do not receive compensation from any of the advisers we may recommend.

Walsh Financial Solutions employees may occasionally receive minimal economic benefits from independent custodians and other non-clients. Such benefits typically occur in the normal course of business or are part of our due diligence. These may take the form of meals and entertainment, computer linkages, discounts from selected software vendors, gifts of nominal value at conventions or holiday seasons, access to some industry publications, and shared expenses for travel and lodging for attendance at educational and due diligence meetings.

As a result of our advisory representatives' relationship with LPL Financial, these representatives may also receive production bonuses, stock options, and other things of value such as free or reduced-cost attendance at LPL's national sales conference or top producer forums and events. Production bonuses and awards for conference attendance are based on overall business produced by us and do not favor one product or program over others. The awarding of stock options is based on total production, recurring revenue and growth rate of production. Investment advisory fees are considered recurring revenue and, thus, there may be a financial incentive for us to recommend that you establish asset management accounts so that we will receive recurring revenue and possibly receive stock options from LPL.

We are very sensitive to conflicts of interest and we do not believe that any of these nominal economic benefits influences our objectivity or negatively influences our sense of fiduciary obligations.

Item 15 – Custody

Walsh Financial Solutions does not have custody of your funds or securities.

Item 16 – Investment Discretion

Walsh Financial Solutions does not have investment discretion.

Item 17 – Voting Client Securities

Funds that you are invested in will solicit you directly regarding voting or company proxies. You may want to participate in the voting process of the funds and firms you are invested in. You are responsible for making all proxy-voting decisions and you are expected to vote your own proxies. It is Walsh Financial Solutions' custom and practice not to advise or take action regarding voting mutual fund or company proxies that you may be invested in.

Item 18 – Financial Information

We have no financial commitment that impairs our ability to meet our contractual or fiduciary commitments to clients, and we have not been the subject of a bankruptcy petition.

Item 19 – Requirements State-Registered Advisers

Please refer to the Walsh Financial Solutions' Brochure Supplements for our detailed response.

This brochure supplement, last updated December 31, 2014, provides information about the qualifications, experience, and business background of Jennefer Walsh, CFP®. It supplements the Walsh Financial Solutions brochure, which you should have received. You can contact us at (303) 252-0852 or info@walshfinancialsolutions.com if you did not receive Walsh Financial Solutions' brochure or for further information or questions about the contents of this supplement.

Additional information about Jennefer Walsh, CFP® is also available on the SEC's website at www.adviserinfo.sec.gov. Mrs. Walsh's CRD Number is 4669196.

Jennefer Walsh, CFP®

Year of Birth: 1977

Jennefer Walsh, CFP® is the sole proprietor and owner of Walsh Financial Solutions. She is the Chief Compliance Officer, supervises the firm's advisory team, and has not been involved in any legal or disciplinary events.

Jennefer Walsh, CFP® is separately registered as an advisory representative and licensed securities representative of LPL Financial and is also licensed as an independent insurance agent. In this capacity, she can perform investment management services for clients and sell securities and insurance to clients, receiving compensation in the form of investment advisory fees, commissions, or 12b-1 fees. These fees are separate from the fee charged by Walsh Financial Solutions.

The following describes her education and business background.

Education

Bachelor of Science (BS) in Business, Computer Information Systems Major, Indiana University, 12/1999
CERTIFIED FINANCIAL PLANNER™ (CFP®) designation, 10/2005

CERTIFIED FINANCIAL PLANNER™ Practitioners are licensed by the Certified Financial Planner Board of Standards, Inc. to use the CFP® mark.

CFP® certification requirements:

- Bachelor's degree from an accredited college or university.
- Completion of the financial planning education requirements set by the CFP Board (www.cfp.net).
- Successful completion of the 10-hour CFP® Certification Exam.
- Three-year qualifying full-time work experience.
- Successfully pass the Candidate Fitness Standards and background check.

Business Background

Walsh Financial Solutions:

President, 9/2004 – present;

Investment Adviser Representative, Chief Compliance Officer, 5/2008 – present

LPL Financial LLC:

Registered Representative, 7/2003 – present;

Investment Adviser Representative, 1/2005 – present

Peak Financial Management, Inc.:

Financial Planning Assistant, 11/2002 – 12/2004