

**Schedule F of  
Form ADV  
Continuation Sheet for Form ADV Part II**

|   |                                       |                            |
|---|---------------------------------------|----------------------------|
| Applicant:<br><b>YourWealth Management, LLC</b> | SEC File Number:<br><b>801- 69434</b> | Date:<br><b>10/27/2009</b> |
|---|---------------------------------------|----------------------------|

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

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| 1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV:<br><b>YourWealth Management, LLC</b> | IRS Empl. Ident. No.:<br><b>26-2823937</b>   |
| Item of Form<br>(Identify)<br><b>Part II, 1-D</b>  | Answer<br><p>YourWealth Management, LLC referred to herein as “Applicant” or “Adviser.” Associated persons of Applicant are referred to herein as “Advisory Representatives.”</p> <p>Applicant offers asset management services based on the client’s individual needs and applying the suitability of the client to a specific asset allocation model or models. Applicant will gather information on a client’s financial history, goals, objectives, and financial concerns and assist client with selecting a model portfolio. All information gathered from client is confidential. Client will establish an Account and deposit cash, cash equivalents and securities and engage an Advisory Representative to manage the Account. Based on client’s investment objectives, risk tolerance, and financial situation, Applicant will manage the Account on a continuous basis and based on the individual needs of the client as those needs fit one of the models. Therefore, clients are advised that accounts with similar objectives will be managed the same.</p> <p>Adviser has established approximately 3 model accounts. Additional model accounts will continue to be established. Additionally, there may be variations and subsets of the models to fit various size accounts such as accounts under \$50,000. Clients will be place in one or more of the models. Should the initial asset allocation deviate by more than 20% in any direction (positively or negatively) Adviser will reallocate the account back to the original allocation. Re-balancing and re-allocation will occur two times of year and typically will be around February 1 and August 1 of each year. Adjustments to the model accounts will be applied to client accounts without consideration to the taxable consequences to any client.</p> <p>Clients establishing an account through Adviser within 35 days of February 1 or August 1 will generally not be allocated to a model portfolio until February 1 or August 1, whichever date is closer. The purpose of waiting is in an effort to not cause the client to incur additional transactions as a result of adjustments to the allocation of the model and to attempt to minimize the short term gain impact trading in a short period time could cause.</p> <p>Accounts will primarily be invested in exchange traded funds, mutual funds and may include individual equities and bonds as determined by Adviser. Accounts \$50,000 or less will generally be invested into mutual funds with no transaction fees. The use of mutual funds verses exchange traded funds enables Adviser to more effectively manage smaller accounts. Additionally, the cost of using exchange traded funds in a small account could impact the overall performance and management of the account. Accounts will be managed on a discretionary basis. Therefore, transactions will be conducted as Adviser deems appropriate and/or in accordance with the model allocation without first discussing the transaction with the client. Clients will be provided from the account custodian with confirmations of each transaction and at least quarterly reports reflecting all activity occurring in the client’s account.</p> <p>Portfolios will generally maintain a minimum of 5% cash for withdrawals and payment of Adviser’s advisory fee. Deposits in amounts exceeding \$10,000 will be allocated in accordance with the model portfolio generally within 10 days. However, Adviser may review the model and elect to wait for the re-balancing date of February 1 or August 1 for another date as Adviser deems appropriate. Deposits of \$10,000 or less will remain in a cash position until the next allocation or rebalancing date. However, clients can contact their Advisory Representative and request immediate allocation of deposits of \$10,000 or less.</p> <p>Applicant will not maintain custody of client’s funds or securities, with the exception of deduction of Applicant’s fees from client account upon each client’s authorization being obtained generally at the establishment of the relationship. Custodial services for the managed Account will be provided</p> |

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| Item of Form<br>(Identify)  | Answer   |                        |  |                     |                   |                 |       |                        |       |                          |       |                            |       |                             |       |                        |     |
|-----------------------------|--|------------------------|--|---------------------|-------------------|-----------------|-------|------------------------|-------|--------------------------|-------|----------------------------|-------|-----------------------------|-------|------------------------|-----|
|                             | <p>through the custodian selected by the client.</p> <p>Clients are advised that transactions in the account, account reallocations and rebalancing may trigger a taxable event for the client, with the exception of IRA accounts, 403(b) accounts and other qualified retirement accounts.</p> <p>Applicant may aggregate (“bunch”) transactions in the same security on behalf of more than one client in an effort to strive for best execution and to possibly reduce the price per share and/or other costs to clients. However, aggregated or bunched orders will not reduce the transaction costs to participating clients. Applicant conducts aggregated transactions in a manner designed to ensure that no participating client is favored over another client. Participating clients will obtain the average share price per share for the security executed that day. To the extent the aggregated order is not filled in its entirety and when possible, securities purchased or sold in an aggregated transaction will be allocated pro-rate to the participating client accounts in proportion to the size of the orders placed for each account. Under certain circumstances, the amount of securities maybe increased or decreased to avoid holding odd-lot or a small number of shares for particular clients. Typically, bunched trading is conducted when Applicant is implementing an investment decision to buy or sell a security across all or multiple accounts.</p> <p>Applicant will meet with clients at least annually or at client’s request to discuss the client’s investment portfolio and to update the client’s financial information should any changes have occurred.</p> <p><u><i>Fee Schedule and Termination Provisions</i></u><br/> <u>(1) Percentage of Assets Under Management</u><br/>                     The annual fees, which are charged for investment management services and are not negotiable, are as follows:</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th colspan="2" style="text-align: center;"><b>ANNUALIZED FEES</b></th> </tr> <tr> <th style="text-align: center;"><b>Account Size</b></th> <th style="text-align: center;"><b>Annual Fee</b></th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">\$0 - \$250,000</td> <td style="text-align: center;">1.00%</td> </tr> <tr> <td style="text-align: center;">\$250,000 to \$500,000</td> <td style="text-align: center;">0.90%</td> </tr> <tr> <td style="text-align: center;">\$500,000 to \$1,000,000</td> <td style="text-align: center;">0.75%</td> </tr> <tr> <td style="text-align: center;">\$1,000,000 to \$5,000,000</td> <td style="text-align: center;">0.65%</td> </tr> <tr> <td style="text-align: center;">\$5,000,000 to \$10,000,000</td> <td style="text-align: center;">0.50%</td> </tr> <tr> <td style="text-align: center;">\$10,000,000 and above</td> <td style="text-align: center;">???</td> </tr> </tbody> </table> <p>The total fee will be based on an aggregate of all portfolios under management with Adviser and any affiliate of Adviser. Fees are calculated based on market value at the close of the last business day of each calendar quarter (i.e. March, June, September, and December). Fees are due in arrears or at the end of each calendar quarter. In the event the account is opened on a day other than the first day of a calendar quarter or closed on a day other than the last day of a calendar quarter, fees will be prorated for the quarter. In the event the account is closed, client will be charged a prorated portion of advisory fee for the period up to the date of termination. Fees are not based on a share of capital gains upon or capital appreciation of the funds or any portion of the funds. No fee adjustments will be issued for additional deposits to the account or partial withdrawals from the account.</p> <p>In addition to the advisory fees above, client may pay fees for custodial services, account maintenance fees, transaction fees, and other fees associated with maintaining the Account. Adviser has negotiated a transaction cost of \$9.95 per trade. Such transaction fees may be higher or lower</p> | <b>ANNUALIZED FEES</b> |  | <b>Account Size</b> | <b>Annual Fee</b> | \$0 - \$250,000 | 1.00% | \$250,000 to \$500,000 | 0.90% | \$500,000 to \$1,000,000 | 0.75% | \$1,000,000 to \$5,000,000 | 0.65% | \$5,000,000 to \$10,000,000 | 0.50% | \$10,000,000 and above | ??? |
| <b>ANNUALIZED FEES</b>      |  |                        |  |                     |                   |                 |       |                        |       |                          |       |                            |       |                             |       |                        |     |
| <b>Account Size</b>         | <b>Annual Fee</b>  |                        |  |                     |                   |                 |       |                        |       |                          |       |                            |       |                             |       |                        |     |
| \$0 - \$250,000             | 1.00%  |                        |  |                     |                   |                 |       |                        |       |                          |       |                            |       |                             |       |                        |     |
| \$250,000 to \$500,000      | 0.90%  |                        |  |                     |                   |                 |       |                        |       |                          |       |                            |       |                             |       |                        |     |
| \$500,000 to \$1,000,000    | 0.75%  |                        |  |                     |                   |                 |       |                        |       |                          |       |                            |       |                             |       |                        |     |
| \$1,000,000 to \$5,000,000  | 0.65%  |                        |  |                     |                   |                 |       |                        |       |                          |       |                            |       |                             |       |                        |     |
| \$5,000,000 to \$10,000,000 | 0.50%  |                        |  |                     |                   |                 |       |                        |       |                          |       |                            |       |                             |       |                        |     |
| \$10,000,000 and above      | ???  |                        |  |                     |                   |                 |       |                        |       |                          |       |                            |       |                             |       |                        |     |

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|                            | <p>than what is available through other broker/dealers. Adviser does not share in any portion of such fees. Additionally, client may pay their proportionate share of the fund's management and administrative fees and sales charges as well as the mutual fund adviser's fee of any mutual fund they purchase. Such fees are not shared with Adviser and are compensation to the fund-manager.</p> <p>Generally, advisory fees will be deducted directly from clients' accounts provided client has authorized Adviser to deduct the advisory fees. Clients will be provided with an account statement reflecting the deduction of the advisory fee.</p> <p>Clients may terminate investment advisory services obtained from Applicant, without penalty, upon written notice within five (5) business days after entering into the advisory agreement with Adviser. Client will be responsible for any fees and charges incurred by client from third parties as a result of maintaining the account such as transaction fees for any securities transactions executed and account maintenance or custodial fees. Thereafter, termination of the contract is by written notice delivered to the other party.</p> <p><b><u>Proxy Voting Policy</u></b></p> <p>Adviser shall vote proxies related to securities held by any client in a manner solely in the interest of the client. Adviser shall consider only those factors that relate to the client's investment, including how its vote will economically impact and affect the value of the client's investment. Proxy votes generally will be cast in favor of proposals that maintain or strengthen the shared interests of shareholders and management, increase shareholder value, maintain or increase shareholder influence over the issuer's board of directors and management, and maintain or increase the rights of shareholders; proxy votes generally will be cast against proposals having the opposite effect. In voting on each and every issue, Adviser shall vote in a prudent and diligent fashion and only after a careful evaluation of the issue presented on the ballot.</p> <p>As a general rule, Adviser votes with management recommendations unless Adviser feels that the management does not reflect the views of Adviser.</p> <p>Clients may view a list of proxies voted and how the proxies were voted the proxy at any time.</p> <p><b>GENERAL DISCLOSURES</b></p> <p>Clients are advised Adviser is related to another investment adviser, Capital Investment Advisors, Inc. ("CIA"). CIA offers managed account services. The managed account services offered by CIA are more actively managed and more customized to the needs of the client. Additionally, clients will receive more comprehensive services, more frequent reviews of their accounts and a higher level of management of their account. Accounts managed through CIA may include various types of securities including but not limited to individual equities, bonds, mutual funds, exchange traded funds, etc. Accounts managed by Adviser will be managed based on a model and will be continuously monitored for re-balancing. Accounts will generally involve mutual funds and exchange traded funds and generally accounts will be only reviewed on an annual basis.</p> <p>Lower fees for comparable services may be available from other sources. Material conflicts of interest have been disclosed to the client in writing via the Form ADV, Part II which could cause the Applicant or Advisory Representatives to not render unbiased and objective advice. Applicant does not maintain custody of client funds or securities, with the exception of the deduction of Applicant's fees from clients' managed accounts. Additionally, Applicant will be deemed to have indirect custody of client assets if a client has invested in Roswell Holdings.</p> |

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|  | <p>Client is advised that the investment recommendations and advice offered by Applicant are not legal advice or accounting advice. Client should coordinate and discuss the impact of financial advice with their attorney and/or accountant. Client is advised that it is necessary to inform Applicant promptly with respect to any changes in the client's financial situation and investment goals and objectives. Failure to notify Applicant of any such changes could result in investment recommendations not meeting the needs of the client.</p> <p><b>WARRANTEES/REPRESENTATIONS</b><br/>Applicant does not represent, warrantee or imply that the services or methods of analysis used by Applicant can or will predict future results, successfully identify market tops or bottoms, or insulate clients from losses due to major market corrections or crashes. No guarantees can be offered that client's goals or objectives will be achieved. Further, no promises or assumptions can be made that the advisory services offered by Applicant will provide a better return than other investment strategies.</p> <p>Varied fluctuations in the price of investments are a normal characteristic of securities markets due to a variety of influences. Managed account programs should be considered a long-term investment and thus long-term performance and performance consistency are the major goals.</p> <p><b>PRIVACY NOTICE</b><br/>Applicant gathers various nonpublic information from clients in order to provide advisory products and services. Applicant does not share nonpublic information with nonaffiliated third parties except as permitted by law. Clients will be provided with a copy of Advisor's privacy policy upon establishment of a client relationship with Applicant and annually thereafter as long as client remains an active client.</p> |
| Part II, 3.L   | Adviser will primarily use mutual funds and exchange traded funds.   |
| Part II, 5   | All Advisory Representatives are required to have a college degree is required.  |
| Part II, 6   | <p>The following individuals are owners and the principal members of Adviser:</p> <p>(1) Michael J. Reiner, Investment Advisor, Chief Compliance Officer</p> <ul style="list-style-type: none"> <li>• Date of birth: 12/31/52</li> <li>• Education: University of Georgia BBA Finance – 1974</li> </ul> <p>Business Background:</p> <ul style="list-style-type: none"> <li>• YourWealth Management, LLC – 06/2008 to Present</li> <li>• Roswell Holdings, LLC – 11/2002 to Present</li> <li>• Capital Investment Advisors, Inc. – 12/1994 to Present</li> <li>• Capital Benefits Admin. – 10/1992 to Present</li> </ul> <p>(2) Howard P. "Woody" Alpern, CPA, PFS, Investment Advisor</p> <ul style="list-style-type: none"> <li>• Date of birth: 09/06/64</li> </ul> <p>Education:</p> <ul style="list-style-type: none"> <li>• University of South Carolina BBA Accounting – 1986</li> <li>• University of South Carolina Master of Accounting – 1987</li> </ul>   |

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|                            | <p><b>Business Background:</b></p> <ul style="list-style-type: none"> <li>• YourWealth Management, LLC – 06/2008 to Present</li> <li>• Roswell Holdings, LLC – 11/2002 to Present</li> <li>• Capital Investment Advisors, Inc. – 12/1994 to Present</li> <li>• Capital Benefits Admin. – 10/1992 to Present</li> </ul>   |
|                            | <p>(3) <b>Mitchell Buddy Reiner, CFP®, CIMA</b></p> <ul style="list-style-type: none"> <li>• Date of birth: 09/25/82</li> <li>• Education: University of Georgia BBA Finance – 2005</li> <li>• Certified Financial Planner designation - CFP®</li> </ul> <p><b>Business Background:</b></p> <ul style="list-style-type: none"> <li>• YourWealth Management, LLC – 06/2008 to Present</li> <li>• Capital Investment Advisors, Inc. – 06/2005 to Present</li> <li>• UBS Financial Services – Internship – Summers 2003 &amp; 2004</li> </ul>   |
|                            | <p>(4) <b>Thomas Oakley Moore, Jr., CFP®</b></p> <ul style="list-style-type: none"> <li>• Date of birth: 01/08/77</li> </ul> <p><b>Education:</b></p> <ul style="list-style-type: none"> <li>• University of Georgia BBA Economics – 1999</li> <li>• Oglethorpe University Financial Planner Program - 2003</li> <li>• Georgia State University Masters Degree in Taxation – 2007</li> </ul> <p><b>Business Background:</b></p> <ul style="list-style-type: none"> <li>• YourWealth Management, LLC – 06/2008 to Present</li> <li>• Capital Investment Advisors, Inc. – 09/2004 to Present</li> <li>• Capital Planning Advisors, LLC – 10/2001 to Present</li> <li>• FSC Securities Corp – 10/2001 to 01/2005</li> <li>• Madison Financial Group – 01/2000 to 10/2001</li> </ul> |
|                            | <p>(5) <b>Curt Edwin Klein, Investment Advisor</b></p> <ul style="list-style-type: none"> <li>• Date of birth: 05/25/65</li> <li>• Education: Kennesaw State University BBA Finance – 1989</li> </ul> <p><b>Business Background:</b></p> <ul style="list-style-type: none"> <li>• YourWealth Management, LLC – 06/2008 to Present</li> <li>• Capital Investment Advisors, Inc. – 03/2001 to Present</li> <li>• Helton Asset Management – 08/1999 to 01/2001</li> <li>• Henssler Asset Management – 07/1999 to 08/1999</li> <li>• Advanced Financial Strat. – 12/1994 to 07/1999</li> </ul>   |
|                            | <p>(6) <b>Bryan Justin Rea, Investment Advisor</b></p> <ul style="list-style-type: none"> <li>• Date of birth: 03/28/80</li> <li>• Education: Valdosta State University BBA Finance – 2003</li> </ul> <p><b>Business Background:</b></p> <ul style="list-style-type: none"> <li>• YourWealth Management, LLC – 06/2008 to Present</li> <li>• Capital Investment Advisors, Inc. – 02/2007 to Present</li> </ul>   |

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|                            | <ul style="list-style-type: none"> <li>• Edward Jones Investments – 10/2003 to 01/2007</li> </ul> <p>(7) Wesley Moss, ®</p> <ul style="list-style-type: none"> <li>• Date of birth: 03/30/76</li> <li>• Education: University of North Carolina at Chapel Hill BA Economics – 1998</li> <li>• Certified Financial Planner designation - CFP®</li> </ul> <p>Business Background:</p> <ul style="list-style-type: none"> <li>• YourWealth Management, LLC – 02/2009 to Present</li> <li>• Capital Investment Advisors – 02/2009 to Present</li> <li>• WSB Radio – 02/2009 to Present</li> <li>• Atlanta Media Company LLC – 01/2006 to Present</li> <li>• UBS Financial Services – 08/2003 to 02/2009</li> <li>• Prudential Securities – 07/1998 to 08/2003</li> </ul> <p>(8) Matthew Ross Reiner, Investment Advisor</p> <ul style="list-style-type: none"> <li>• Date of Birth: 08/28/1986</li> <li>• Arizona State University BBA Finance – 2009</li> </ul> <p>Business Background:</p> <ul style="list-style-type: none"> <li>• YourWealth Management, LLC – 06/2009 to Present</li> <li>• Capital Investment Advisors, Inc. – 06/2009 to Present</li> <li>• Bank of America – Internship – Summer 2008</li> <li>• Capital Investment Advisors, Inc. – Internship – Summer 2007</li> <li>• Charles Schwab – Internship – Summer 2006</li> </ul>  |
| Part II, 7.C               | Some members of Adviser and associated persons are licensed insurance agents & may provide insurance services to clients. Clients are under no obligation to purchase insurance products through associated persons or the principal officers. However, if recommendations are implemented commissions maybe earned. Such compensation can create a conflict of interest to make recommendations for insurance products and services. Approximately 10% of less time is spent on insurance activities.   |
| Part II, 7.C and 8.C (3)   | <p>The principal owners and members of Adviser are registered under another investment adviser, Capital Investment Advisors, Inc., an investment adviser registered with the Securities and Exchange Commission. Additionally, the principal owners and members of Adviser may also be owners of Capital Investment Advisors, Inc. Capital Investment Advisors, Inc. offers asset management services that involve a higher level of customized management services that are specifically designed around the individual needs of the client. Additionally, clients will receive more one on one advisory services. The fees for asset management and advisory services offered through Capital Investment Advisors, Inc. will be higher than the fees for management services through Adviser.</p> <p>Capital Investment Advisors, Inc. and Adviser are under common ownership. The amount of time spent by principal owners of Adviser on Capital Investment Advisors, Inc. will vary depending on the individual. Michael Reiner and Mr. Alpern will spend 10% or less of their time on Adviser. The remaining members of Adviser will spend 40% to 50% of their time on Adviser.</p> <p>Adviser will utilize the investment committee formed under Capital Investment Advisors, Inc. Additionally, Capital Investment Advisors, Inc. will provide administrative services, operational</p> |

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|  | services and compliance oversight over and to Adviser. As a result, Adviser will pay Capital Investment Advisors, Inc. for its services.  |
| Part II, 7.C and 8.C (10)  | Capital Benefits Administration, Inc. a Third Party Administrator firm where Michael J. Reiner and Howard P Alpern are owners. Client may use this service and, if so, client may pay a fee for the services. Such fees may be in addition to any fees paid to Applicant for advisory services. Clients are under no obligation to utilize the services of Capital Benefits Administration. Mr. Reiner and Mr. Alpern spend approximately 5% of their time on services offered by Capital Benefits Administration.  |
| Part II, 7.C and 8-D   | <p>Roswell Holdings, LLC, a Georgia limited liability company of which Michael J. Reiner and Howard P. Alpern are part owners, since November 1, 2002 has been in the business of making loans secured by real estate. Roswell Holdings obtains funding for specific loans by borrowing the principal amount from one or more lenders ("Sub-Lenders"), secured by a collateral assignment of the mortgage (the "Funding Loans"). Roswell Holdings receives compensation in connection with these loans in the form of origination fees, servicing fees and, in some cases, the differential between the interest in the underlying mortgage loan and the interest it pays to Sub-Lenders. Prior to accepting funds from a prospective Sub-Lender, Roswell Holdings discloses to the prospective Sub-Lender the terms of the mortgage loan and the Sub-Loan, information about the borrower, and other information material to the decision.</p> <p>The Funding Loans may be deemed to be securities under federal and state securities laws. As a result, Roswell Holdings takes steps to assure that its issuance of promissory notes to the Sub-Lenders satisfies the requirements for an exempt transaction under Rule 506 of SEC Regulation D, and corresponding state exemptions from securities registration requirements.</p> <p>In no event will Adviser exercise management discretion to invest client funds in promissory notes issued by Roswell Holdings. Roswell Holdings will not be utilized in any model portfolio.</p> <p>Mr. Reiner spends approximately 5% and Mr. Alpern spends approximately 90% of their time on Roswell Holdings.</p> |
| Part II, 8.C (7)   | Howard P. "Woody" Alpern is a certified public accountant and may offer accounting services and tax preparation services. The accounting business is not a principal business. Clients are under no obligation to participate in accounting services. However, if clients engage Mr. Alpern for accounting services fees may be charged for such services in addition to any advisory fees paid to Adviser.   |
| Part II, 9 D and E   | <p>(See Explanation relating to Part II, Item 8-D for an explanation of this affirmative response, relating to Roswell Holdings, LLC, a Georgia limited liability company of which Michael J Reiner and Howard P Alpern are part owners.</p> <p>Associated persons may recommend securities that are also purchased by Applicant and its advisory representatives. Associated persons may not trade ahead of their clients or trade in such a way to obtain a better price for themselves than for their clients. Applicant is required to maintain a list of all securities holdings for its associated persons. Further, associated persons are prohibited from trading on non-public information or sharing such information. Clients have the right to decline any investment recommendation. Applicant and its associated persons are required to conduct their securities and investment advisory business in accordance with all applicable Federal and State securities regulations.</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:<br><b>YourWealth Management, LLC</b> | SEC File Number:<br><b>801- 69434</b> | Date:<br><b>10/27/2009</b> |
|---|---------------------------------------|----------------------------|

(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:<br><b>YourWealth Management, LLC</b> | IRS Empl. Ident. No.:<br><b>26-2823937</b> |
|--|--|

| Item of Form<br>(Identify) | Answer |
|----------------------------|--------|
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|  | <p>Applicant, its principals, its pension and profit sharing plan, its employees and immediate family members may from time to time purchase/sell securities being purchased/sold by Applicant in its' clients' accounts. However, such trades or other transactions of Applicant, its principals, its pension and profit sharing plan, its employees and immediate family members are not aggregated with transactions for client accounts and are restricted until <u>after</u> clients' purchases or sales have been completed.</p> |
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**CODE OF ETHICS**

Applicant has a fiduciary duty to clients to act in the best interest of the client and always place the client's interests first and foremost. Applicant takes seriously its compliance and regulatory obligations and requires all staff to comply with such rules and regulations as well as Applicant's policies and procedures. Further, Applicant strives to handle clients' non-public information in such a way to protect information from falling into hands that have no business reason to know such information and provides clients with Applicant's Privacy Policy. As such, Applicant maintains a code of ethics for its Advisory Representatives, supervised persons and staff. The Code of Ethics contains provisions for standards of business conduct in order to comply with federal securities laws, personal securities reporting requirements, pre-approval procedures for certain transactions, code violations reporting requirements, and safeguarding of material non-public information about client transactions. Further, Applicant's Code of Ethics establishes Applicant's expectation for business conduct. A copy of our Code of Ethics will be provided to any client or prospective client upon request.

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| Part II, 10 | The services offered by Adviser are designed for portfolios with less than \$500,000. |
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| Part II, 12.A | <p>Clients will grant Applicant authorization to manage client's account on a discretionary basis. Discretionary authorization provides Applicant the ability to determine the securities to be purchased and sold and when such securities are purchased and sold. Client will grant such authority to Applicant by execution of the client agreement. Client may terminate discretionary authorization at any time upon receipt of written notice by Applicant. Additionally, client is advised that:</p> <ol style="list-style-type: none"> <li>1) Client may set parameters with respect to when account should be rebalanced and set trading restrictions or limitations;</li> <li>2) Advisory Representative must obtain written client consent to establish any mutual fund, variable annuity, or brokerage account;</li> <li>3) With the exception of deduction of Adviser's advisory fees from the account, if client has authorized automatic deductions, Adviser will not have the ability to withdraw client's funds or securities from the account.</li> </ol> |
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| Part II, 12.B | <p>Applicant may recommend clients establish brokerage accounts with Fidelity, a registered broker/dealer, member SIPC, to maintain custody of clients' assets and to effect trades for their accounts. Applicant is independently owned and operated and not affiliated with Fidelity. Fidelity provides Applicant with access to its institutional trading and custody services, which are typically not available to Fidelity retail investors. These services generally are available to independent investment advisers on an unsolicited basis, at no charge. However, Fidelity may have a minimum requirement in order to provide all services available to investment advisers to Applicant. There is no other contingent upon Applicant committing to Fidelity any specific amount of business (assets in custody or trading). Fidelity'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> |
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**Schedule F of  
Form ADV  
Continuation Sheet for Form ADV Part II**

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| Applicant:<br><b>YourWealth Management, LLC</b> | SEC File Number:<br><b>801- 69434</b> | Date:<br><b>10/27/2009</b> |
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

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|--|--|

| Item of Form<br>(Identify) | Answer |
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|  | <p>For Applicant's clients' accounts maintained in its custody, Fidelity 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 them or that settle into Fidelity accounts.</p> <p>Applicant is not associated with any broker/dealer firm. Therefore, clients may choose any broker/dealer and establish an account. However, if asked for a recommendation, Applicant will suggest client establish an account with Fidelity, through which it reasonably believes it will provide best execution. Additionally, Adviser and its affiliate, Capital Investment Advisors, Inc., have negotiated reduced transaction costs. In seeking best execution, the determinative factor is not the lowest possible commission costs, but whether the transaction represents the best qualitative execution, taking into consideration the full range of services provided including research, execution, commission rates and responsiveness. Accordingly, although Applicant will seek competitive commission rates, it may not necessarily obtain the lowest possible commission rates for account transactions.</p> |
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| Part II, Item 13. A | <p>Fidelity makes available to Applicant other products and services that benefit Applicant but may not benefit its clients' accounts. Some of these other products and services assist Applicant in managing and administering clients' accounts. These include software and other technology that provide access to client account data, such as trade confirmation and account statements; facilitate trade execution and allocation of aggregated trade orders for multiple client accounts; provide research, pricing information and other marked data; facilitate payment of Applicant'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 Applicant's accounts, including accounts not maintained at Fidelity. Fidelity also makes available to Applicant other services intended to help Applicant 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, Fidelity may make available, arrange and/or pay for these types of services rendered to Applicant by independent third parties. Fidelity 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 Applicant. While as a fiduciary, Applicant endeavors to act in its clients' best interests, and Applicant's recommendation that clients maintain their assets in accounts at Fidelity may be based in part on the benefit to Applicant of 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 Fidelity which may create a potential conflict of interest.</p> <p>Clients are advised certain associated persons of Applicant may have a conflict of interest in the fee the client pays to Applicant for advisory services in that Applicant may pay a portion of the fee collected to the associated persons for management services performed.</p> |
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| Miscellaneous Information | <p><u>EMPLOYEE RETIREMENT INCOME AND SECURITIES ACT ("ERISA")</u></p> <p>The advisor cannot, and will not, accept the legal status of fiduciary for assets of pension, retirement, profit sharing or any other plans governed by ERISA.</p> <p>The advisor's clients may receive certain advice regarding asset allocation and performance of investments within their pension plans and other accounts. This analysis is done as a free service in</p> |
|---------------------------|---|

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**Schedule F of  
Form ADV**

**Continuation Sheet for Form ADV Part II**

|   |                                       |                            |
|---|---------------------------------------|----------------------------|
| Applicant:<br><b>YourWealth Management, LLC</b> | SEC File Number:<br>801- <b>69434</b> | Date:<br><b>10/27/2009</b> |
|---|---------------------------------------|----------------------------|

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

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| Item of Form<br>(Identify)   | Answer  |
|  | <p>assisting the advisor’s agents in their determination of which services to appropriately recommend. It is solely incidental to the advisor’s advisory services.</p> <p>This allocation of performance analysis must be relied upon as investment advice regarding the assets of pension, profit sharing, retirement (“ERISA”) or similar accounts and does not represent an agreement to render advice on a regular basis or otherwise and is not under any circumstances to be relied upon as primary basis for investment decisions by the trustee or fiduciary except in regard to those specific assets placed with an advisory service(s) subject to a written contract specifically providing for such investment advice. Furthermore, the advisor does not hold itself out as a fiduciary for such accounts. Also, the person(s) executing agreements on behalf of such ERISA accounts, warrants that (I) he is a “named fiduciary” (as defined in ERISA) who has power under the plan to appoint an investment manager, (II) that the plan(s) governing instruments provide that an “Investment Manager” (as defined in ERISA) may be appointed, and (III) that the plan(s) can enter into such agreements with the Advisor.</p> |

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