

Financial Independence Group

Form ADV: Part II

Uniform Application for Investment Advisor Registration

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**Form ADV
Part II - Page 1**

Uniform Application for Investment Adviser Registration

Name of Investment Adviser:

Financial Independence Group

Address: (Number and Street)	(City)	(State)	(Zip Code)	Area Code: Telephone number:
8301 Sagimore Court	Fort Wayne	IN	46835	260-426-1104

**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 governmental authority.**

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Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

(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.)

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 instructions below.)

Applicant:

<input type="checkbox"/>	(1) Provides investment supervisory services	_____ %
<input type="checkbox"/>	(2) Manages investment advisory accounts not involving investment supervisory services	_____ %
<input checked="" type="checkbox"/>	(3) Furnishes investment advice through consultations not included in either service described above	<u>25</u> %
<input type="checkbox"/>	(4) Issues periodicals about securities by subscription	_____ %
<input checked="" type="checkbox"/>	(5) Issues special reports about securities not included in any service described above	<u>65</u> %
<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	<u>10</u> %
<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 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 type="checkbox"/> (1) A percentage of assets under management | <input type="checkbox"/> (4) Subscription fees |
| <input 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 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 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 | | I. Options contracts on: |
| <input checked="" type="checkbox"/> (2) securities traded over-the-counter | | (1) securities |
| <input checked="" type="checkbox"/> (3) foreign issuers | <input type="checkbox"/> | (2) commodities |
| <input type="checkbox"/> B. Warrants | <input type="checkbox"/> | J. Futures contracts on: |
| <input checked="" type="checkbox"/> C. Corporate debt securities (other than commercial paper) | <input type="checkbox"/> | (1) tangibles |
| <input checked="" type="checkbox"/> D. Commercial paper | <input type="checkbox"/> | (2) intangibles |
| <input checked="" type="checkbox"/> E. Certificates of deposit | | K. Interests in partnerships investing in: |
| <input checked="" type="checkbox"/> F. Municipal securities | <input checked="" type="checkbox"/> | (1) real estate |
| G. Investment company securities: | <input type="checkbox"/> | (2) oil and gas interests |
| <input checked="" type="checkbox"/> (1) variable life insurance | <input type="checkbox"/> | (3) other (explain on Schedule F) |
| <input checked="" type="checkbox"/> (2) variable annuities | <input type="checkbox"/> | L. Other (explain on Schedule F) |
| <input checked="" type="checkbox"/> (3) mutual fund shares | | |

4. Methods of Analysis, Sources of Information, and Investment Strategies.

A. Applicant's security analysis methods include: (check those that apply)

- | | |
|---|--|
| (1) <input type="checkbox"/> Charting | (4) <input type="checkbox"/> Cyclical |
| (2) <input checked="" type="checkbox"/> Fundamental | (5) <input type="checkbox"/> Other (explain on Schedule F) |
| (3) <input type="checkbox"/> Technical | |

B. The main sources of information applicant uses include: (check those that apply)

- | | |
|--|---|
| (1) <input checked="" type="checkbox"/> Financial newspapers and magazines | (5) <input type="checkbox"/> Timing services |
| (2) <input type="checkbox"/> Inspections of corporate activities | (6) <input checked="" type="checkbox"/> Annual reports, prospectuses, filings with the Securities and Exchange Commission |
| (3) <input type="checkbox"/> Research materials prepared by others | (7) <input type="checkbox"/> Company press releases |
| (4) <input checked="" type="checkbox"/> Corporate rating services | (8) <input type="checkbox"/> Other (explain on Schedule F) |

C. The investment strategies used to implement any investment advice given to clients include: (check those that apply)

- | | |
|---|---|
| (1) <input checked="" type="checkbox"/> Long term purchases (securities held at least a year) | (5) <input type="checkbox"/> Margin transactions |
| (2) <input type="checkbox"/> Short term purchases (securities sold within a year) | (6) <input type="checkbox"/> Option writing, including covered options, uncovered options or spreading strategies |
| (3) <input 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).

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:
 - (1) broker-dealer
 - (2) investment company
 - (3) other investment adviser
 - (4) financial planning firm
 - (5) commodity pool operator, commodity trading advisor or futures commission merchant
 - (6) banking or thrift institution
 - (7) accounting firm
 - (8) law firm
 - (9) insurance company or agency
 - (10) pension consultant
 - (11) real estate broker or dealer
 - (12) entity that creates or packages limited partnerships

(For each checked in 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).

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.)

(Describe, on Schedule F, your code of ethics, and state that you will provide a copy of your code of ethics to any client or prospective client upon request.)

- 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.

The initial review is done upon completion of the implementation steps for the original Wealth Integration Transfer System. FIG does not generally provide reviews once the WITS has been implemented. If a client requests an updated WITS, a letter of understanding will be executed to detail the terms of the review to be conducted. From time to time FIG may call clients to see if they desire a current review, especially if a change in any law has occurred. Jerry Nuerge, the president of FIG reviews all new and updated written plans.

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

The typical report will include the investment, retirement and, for an estate plan, the goals that have been achieved. Those that still need to be addressed and the specific strategies recommended to accomplish the unmet goals. Updated to these reports are not generated unless the client specifically requests it and signs a new letter of understanding.

12. Investment or Brokerage Discretion.

- A. Does applicant or any related person have authority to determine, without obtaining specific client consent, the:
- | | | |
|--|--------------------------|-------------------------------------|
| | Yes | No |
| (1) securities to be bought or sold? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| (2) amount of the securities to be bought or sold? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| (3) broker or dealer to be used? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| (4) commission rates paid? | <input type="checkbox"/> | <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 product and research services received.

13. Additional Compensation.

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

- | | | |
|---|---|--|
| A. is paid cash by or receives some economic benefit (including commissions, equipment or non-research services) from a non-client in connection with giving advice to clients? | Yes <input type="checkbox"/> | No <input checked="" type="checkbox"/> |
| B. directly or indirectly compensates any person for client referrals? | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |

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

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

- has custody of client funds or securities (unless applicant is registered or registering only with the Securities and Exchange Commission); 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

**SCHEDULE F of
FORM ADV
Part II**

Applicant Financial Independence Group	SEC File Number 801-	Date 02/02/2009
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules)

Full name of applicant exactly as stated in item 1A of Part I of Form ADV Financial Independence Group	IRS Empl. Ident. No.:
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Item of Form	Answer
Item 1.D.	<p>ADVISORY SERVICES</p> <p>I. ESTATE AND FINANCIAL PLANNING</p> <p>Financial Independence Group (FIG) provides Full-Service Financial and Estate Planning. Clients who select this service will receive a written financial plan designed to achieve their stated financial goals and objectives. In general, the financial plan will address the following areas of concern:</p> <ul style="list-style-type: none"> • PERSONAL: Family records, budgeting, personal liability, estate information and financial goals. • TAX & CASH FLOW: Income tax and spending analysis and planning for past, current and future years. We will illustrate the impact of various investments on the client's current income tax and future tax liability. • DEATH & DISABILITY: Cash needs at death, income needs of surviving dependents, estate planning and disability income analysis. • RETIREMENT: Analysis of current strategies and investment plans to help the client achieve their retirement goals. • INVESTMENTS: Analysis of investment alternatives and their effect on the client's portfolio. <p>A "Letter of Understanding" (LOU) is negotiated, from time to time, and made with Non-Profit Organizations such as Universities, Community Foundations, Churches, Hospitals, Local Charities, and Schools, under which they pay a fee to develop a Family Philosophy of Wealth, Master Estate Plan marketing strategies, or Donor Seminars for their major donors.</p> <p>Through in-depth personal interviews, FIG gathers required information from each client, including the client's current financial status, future goals, and attitudes towards risk.</p> <p>Related documents supplied by the client are carefully reviewed, including a questionnaire completed by the client, and a written report is prepared. Should a client choose to implement the recommendations contained in the plan, FIG recommends the client work closely with his/her attorney, accountant, insurance agent, and/or stockbroker. Implementation of financial or estate plan recommendations is entirely at the discretion of each client.</p> <p>Financial planning recommendations are not limited to any specific product or service offered by a broker/dealer or insurance company. All recommendations are generic in nature.</p>

**SCHEDULE F of
FORM ADV**

Continuation Sheet (2) for Form ADV Part II

Applicant Financial Independence Group	SEC File Number 801-	Date 02/02/2009
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules)

Full name of applicant exactly as stated in item 1A of Part I of Form ADV Financial Independence Group	IRS Empl. Ident. No.:
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Item of Form	Answer
Item 1.D. con't.	<p>The Wealth Integration and Transfer System™</p> <p>This process takes people through three stages and eight steps, as described below:</p> <p>PHASE ONE: DISCOVERY</p> <p>Step 1 — The Success to Significance Questionnaire™ This exercise allows the client to plan their affairs by listening to their soul first, then integrating the financial data with their goals. They will also complete the Kolbe Profile during this exercise that creates a unique communication tool to help them better understand what motivates them. This will also provide insights on how different family members can use their unique talents to accomplish family goals. When working through this step, they must weigh and balance various issues that are discovered when they complete the questionnaire.</p> <p>The questions are designed to encourage the client to reflect upon these areas:</p> <ol style="list-style-type: none"> 1. Personal financial security and flexibility, 2. Diversification of investments, 3. Providing a targeted inheritance, and 4. Capturing and deploying Social Capital dollars, which might otherwise have been lost to taxes, to be directed instead to charitable organizations that match their values and goals. <p>Step 2 — The Family Focus Retreat™ During this one-half to full day meeting, the client clarifies essential items as their responses to the questionnaires are discussed. We explore the spiritual, social, and financial areas in which they would be comfortable. From the retreat, the Family Philosophy of Wealth is produced to share with all involved with the client's estate plan. It will state what they want to accomplish so all areas are properly coordinated.</p> <p>Step 3 — The Family Philosophy of Wealth™ We will help the client draft this strategic document that describes the basis for their virtues and values, as well as why they wish to transfer assets in a particular manner.</p> <p>The majority of fees, which could range between two tenths and four tenths of 1% of the client's net worth, are negotiated depending upon the size and complexity of the Estate. The Family Philosophy of Wealth provides them, their planning team, their heirs, and any others who may benefit from their plan, with a "mission statement" to use as a guide towards implementing a Wealth Integration and Transfer System (WITS) that reflects their virtues and values.</p> <p>Step 4 — The Validation Process™ FIG wants to have as complete an understanding as possible of each client's current financial situation. This process assists FIG to construct the essence of their current estate plan and provide them with an evaluation of the results it would produce and how such results align with their goals as specified from their Family Philosophy of Wealth™.</p>

**SCHEDULE F of
FORM ADV**

Continuation Sheet (3) for Form ADV Part II

Applicant Financial Independence Group	SEC File Number 801-	Date 02/02/2009
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules)

Full name of applicant exactly as stated in item 1A of Part I of Form ADV Financial Independence Group	IRS Empl. Ident. No.:
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Item of Form	Answer
Item 1.D. con't.	<p>PHASE TWO: VISION</p> <p>Step 5 — The Asset Value Integration™ FIG case design professionals utilize various available tools to construct a plan integrating the client's virtues and values, as well as their spiritual, social and financial goals into a specific strategy. The client's attorney and accountant may participate in this process, along with any other advisor they request. This is the point at which creativity carries beyond traditional planning guidelines.</p> <p>Step 6 — The WITS Report™ Based upon the data supplied by the clients and our understanding of their goals and objectives, we will prepare and present the preliminary WITS Report™. This is a comprehensive Family study that looks at their goals derived from their Family Philosophy of Wealth™, makes suggestions and recommendations, and illustrates how specific strategies will work together to build a plan intended to fulfill their goals. This document provides integrated cash flow schedules & flow charts, detailed information about each strategy, and shows how everything culminates to achieve maximum results. FIG will work with their other advisors to develop a revised WITS Report™ that enhances the elements they like and reduces or eliminates the elements they dislike from the original proposal. The attorney, CPA, or other advisors, will need to provide significant input to tie the entire plan together. FIG becomes the "quarterback" to make sure documentation, evaluations, and other activities are coordinated and time lines are established. Many times the revised WITS Report™ empowers them to increase their personal income, substantially reduce certain income taxes; transfer assets tax-effectively to other family members, and possibly reduce their estate tax to zero.</p> <p>PHASE THREE: EMPOWERMENT™</p> <p>Step 7 — The Empowerment Process™ Documents are drafted, evaluations are completed, strategies are implemented by various Advisors, and all paperwork is reviewed to be sure everything is properly coordinated with the WITS Report™. Many times assets need to be re-titled and ownership issues coordinated with the proper entities. Ultimately, the clients will be empowered to leave a legacy of significance in their community for many generations to come.</p> <p>Step 8 — Financial Leverage Analysis™ Most times, entities are created or modified that require specific asset matching and asset allocation profiles. FIG will review such things as insurance/annuities portfolios, investment accounts, Limited Liability Company stock, Family Limited Partnerships, retirement accounts, foundation accounts, various trusts and their investments, real estate portfolios, closely held stock, and other entities to be sure they are performing at a level necessary to complete the goals of the WITS Report™. The database created by FIG can be used to run "what if" scenarios or to reflect strategy changes that may occur or be necessary because of changes in the law. This service may be used annually, or on an as-needed basis.</p> <p>II. CONSULTATION</p> <p>A. Seminars FIG provides "Continuing Education Seminars" for other Advisors (Attorney's, CPA's, etc.). A fact-finding technique is discussed, along with how to develop a plan that mixes and matches several strategies into one comprehensive WITS.</p>

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**SCHEDULE F of
FORM ADV**

Continuation Sheet (4) for Form ADV Part II

Applicant Financial Independence Group	SEC File Number 801-	Date 02/02/2009
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules)

Full name of applicant exactly as stated in item 1A of Part I of Form ADV Financial Independence Group	IRS Empl. Ident. No.:
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Item of Form	Answer
Item 1.D. con't.	<p>B. Compact Disk Modules Financial Independence Group has developed computer software programs that other professionals use to market their services to clients.</p> <p>ADVISORY FEES</p> <p>I. ESTATE AND FINANCIAL PLANNING The majority of fees, which could range between two tenths and four tenths of 1% of the client's net worth, are negotiated based on the size and complexity of the Estate, are charged for the design and drafting of a Family Philosophy of Wealth (FPW) and WITS. The minimum individual client fee is \$3,500.</p> <p>An example design fee and implementation fee for the WITS could be \$30,000. A portion of this fee is due in advance of each of the eight steps in the WITS:</p> <ol style="list-style-type: none"> 1. 5% (\$1,500) to commence our working relationship and receive the unique Success to Significance Questionnaire™; 2. 10% (\$3,000) to hold the Family Focus Retreat™; 3. 10% (\$3,000) for the development of the Family Philosophy of Wealth™; 4. 10% (\$3,000) at the presentation of the Validation Process™; 5. 30% (\$4,500) for the Asset Value Integration™ and the WITS Report™; 6. 20% (\$6,000) for the Empowerment Process™; and 7. 15% (\$4,500) for the Financial Leverage Analysis™. <p>Clients can potentially offset this fee 100% by engaging Jerry Nuerge and "Referral Agent" in the acquisition of securities or life insurance products to implement the proposed plan. The fees or commissions received from the sale of these products would offset, dollar for dollar, the WITS Steps six and seven.</p> <p>The client may terminate the agreement after any step as outlined in the LOU. A typical plan will take 90-180 days to complete. Advanced payment never exceeds \$500 for work that is not completed within six months. The fee charged will not be provided on the basis of a share of Capital gains or upon Capital appreciation of the funds, or any portion of the funds, of an advisory client.</p> <p>In addition to Advisory fees as Estate Planning and Business Successor specialists, many WITS involve the sale of life insurance, such as individual, variable, universal, or joint survivor, some variable, universal through Jerry Nuerge and NMIS, and/or real estate products will need certain kinds of appraisals performed before their transfer into various kinds of Trusts. Jerry Nuerge does "Joint/Work" or "shared commissions" with local Real Estate professionals to sell Real Estate when it fits the goals of the client.</p>

**SCHEDULE F of
FORM ADV**

Continuation Sheet (5) for Form ADV Part II

Applicant Financial Independence Group	SEC File Number 801-	Date 02/02/2009
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules)

Full name of applicant exactly as stated in item 1A of Part I of Form ADV Financial Independence Group	IRS Empl. Ident. No.:
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Item of Form	Answer
Item 1.D. con't.	<p>II. CONSULTATION</p> <p>A. Seminars Each participant of the Continuing Education Seminars is charged a fee ranging from \$50 to \$200, depending upon the length of the program and handout materials supplied. These fees generally produce less than 10% of total revenue. Fees are charged to Non-Profit organizations on a per diem basis ranging from \$1,500 to \$3,500 per day.</p> <p>B. Compact Disk Modules FIG receives a typical fee of \$1,000 per package of software purchased.</p> <p>Proxy Voting: FIG shall not take any action or render any advice with respect to the voting of proxies solicited by, or with respect to, the issuers of any securities held in the Accounts.</p>
Item 5.	Any person doing planning on behalf of FIG holds an Undergraduate College degree and is properly licensed for any Life, Health, and Variable Insurance Products.
Item 6.	<p><u>Jerry Dean Nuerge Born 1942</u> Jerry Nuerge is founder and owner of Financial Independence Group as well as creator of "The Wealth Integration & Transfer System™". He holds an MBA degree from the University of Toledo, is a Chartered Life Underwriter (CLU) and a Chartered Financial Consultant (ChFC). He belongs to the National Estate Planning Council, the Society of Financial Service Professionals, the National Association of Insurance & Financial Advisors, and is a past-president of the local chapters of these organizations. Jerry is a charter member of the International Association of Advisors in Philanthropy. He has been registered with Northwestern Mutual Investment Services, LLC since December 1986.</p> <p>The investment adviser representative is licensed with Northwestern Mutual Life Insurance Co. and various other companies to provide services and products. The representative earns standard and customary commissions from Northwestern Mutual for insurance related products, and may earn the standard and customary securities commissions from NMIS. No advisory client is obligated to use these services or products.</p>
Items 7.C. & 12. B	

**SCHEDULE F of
FORM ADV
Continuation Sheet (7) for Form ADV Part II**

Applicant Financial Independence Group	SEC File Number 801-	Date 02/02/2009
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules)

Full name of applicant exactly as stated in item 1A of Part I of Form ADV Financial Independence Group	IRS Empl. Ident. No.:
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Item of Form	Answer
Item 13.A.	<p>From time to time, representatives may receive incentive rewards for the recommending investment products. They may also receive 12b-1 distribution fees from investment companies in connection with the placement of client funds into investment companies. The receipt of this compensation may affect the representatives' judgment in recommending products to clients.</p> <p>From time to time, various Money Managers and mutual funds are recommended to clients that need a specific investment portfolio designed because of features drafted within a Charitable Remainder Trust or Charitable Lead Trust to meet specific goals. Jerry Nuerge may recommend the brokerage services of NMIS when a client wishes to implement a recommendation. Due to the nature of FIG's financial planning practice and client needs, Jerry Nuerge and NMIS's services do not include blocking trades, negotiating commissions with broker/dealers or obtaining volume discounts, and may not necessarily involve obtaining the best price. No financial planning client is obligated to use any recommended company for the implementation of advisory recommendations. Clients should be aware that lower commissions or better execution may be achieved elsewhere.</p>
Item 13.B.	<p>Jerry Nuerge may also pay fees to Wealth Design Consultants, LLC of Carmel, IN to help design cases and produce proposals. David Holaday of Wealth Design Consultants, LLC is a respected industry leader in providing software for advanced case planning.</p>

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**SCHEDULE F of
FORM ADV
Continuation Sheet (8) for Form ADV Part II**

Applicant Financial Independence Group	SEC File Number 801-	Date 02/02/2009
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules)

Full name of applicant exactly as stated in item 1A of Part I of Form ADV Financial Independence Group	IRS Empl. Ident. No.:
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Item of Form	Answer
Item 13.B. (Cont.)	<p>Jerry Nuerge may also receive compensation for recommending that clients participate in the WealthBuilder™ Program sponsored by Peachtree Financial Solutions, LLC. The Program allows participants to sell qualifying property and defer taxes due thereon until the actual receipt of money, and provides that the obligations owed to a seller of property are institutionally guaranteed. Jerry Nuerge will share in the advisory fee for this service, which will average 1% of the value of the property sold under the Program.</p> <p>A referral fee is also paid to various agents and registered representatives who have formed a Strategic Alliance (SA) with FIG.</p> <p>Whenever this fee is paid, it will be disclosed within the Letter of Understanding Each client obtained by FIG through a SA will receive a copy of the ADV Part H, and the amount of the fee paid to the SA will be disclosed. From time to time, these SA's also participate in product fees or commissions established according to the following guideline relative to the work done in these areas:</p> <ul style="list-style-type: none"> • Introduction to the client as much as 20% • Gathering of facts and goals as much as 20% <p>BOOK SALES: Jerry Nuerge has authored books and articles, which are made available for sale to the public from time to time.</p>