

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

Applicant: Guidepost Financial Planning	SEC File Number: 801- N/A	Date: Jan 22, 2007
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV:	IRS Empl. Ident. No.:
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Item of Form (identify)	Answer
<p>Page 1 of 6</p> <p>Items 1.A(3)(7)(9) 1.B 1.D 11.A.B.</p>	<p>Advisory Services and Fees / Review of Accounts</p> <p>Guidepost Financial Planning (“GFP”) (the “Advisor”) provides fee-only, hourly, as-needed Financial Planning and Investment Advisory Services to individuals and families from all walks of life. These services may be general in nature or focused on particular areas of interest or need, depending upon each Client’s unique circumstances. No commissions are earned. Fee-only, hourly compensation removes many of the conflicts of interest arising with commissions and other transaction-related sources of adviser compensation.</p> <p>The primary function of GFP is providing financial planning services to individuals and families. Advice is rendered in the areas of cash flow and debt management, risk management, college funding, retirement planning, estate planning, tax planning, asset allocation and investment selection. The Advisor employs fundamental, long-term financial planning and investment strategies, although other investment strategies may be employed as requested. There are no minimums imposed by GFP for the size of investment holdings or net worth of its clients.</p> <p>Arlen T. Olberding, CFP® will prepare and present all financial plans. No on-going or continuous reporting will be provided to clients. In specific cases, at the client’s request, GFP may be engaged to provide scheduled or periodic reviews of the client’s investment holdings, e.g., on a quarterly basis. Mr. Olberding may work with as many clients as time and resources permit.</p> <p>Financial Planning may cover any or all of the following areas:</p> <ul style="list-style-type: none"> Retirement planning Education planning “Windfall planning” Cash flow and debt management Asset allocation Investment review and recommendations Estate planning Tax planning Reviewing insurance needs Charitable or philanthropic planning Other areas of importance to the client <p>Other areas important to the client may be reviewed by GFP or outsourced to other experts for review (only with prior approval of the client). The financial plan may include specific financial and investment strategies as well as specific product recommendations, including equity and fixed income investments. The Adviser does not provide tax or legal advice, nor is specific advice regarding insurance contracts provided, although an insurance needs analysis may be prepared.</p> <p>The Advisor first conducts an initial interview and gathers data to assist Client in determining specific needs, goals, objectives and tolerance for risk. Clients will be required to furnish certain records and documents to FFS for review.</p> <p>Depending on the scope of the engagement, these documents may include:</p> <ul style="list-style-type: none"> • Tax returns • Current financial specifics including W2’s or 1099s • Information on current retirement plans and benefits provided by the client’s employer

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<p>Page 2 of 6</p> <p>Items 1.D Services and Fees (continued)</p> <p>11.A.B. Review of Accounts (continued)</p>	<ul style="list-style-type: none"> • Mortgage information • Insurance policies • Statements reflecting current investments in retirement and non-retirement accounts • Copies of wills and trusts • Completed risk preference questionnaires or other questionnaires provided by GFP • Other pertinent documents <p>Upon receipt of these documents, GFP will review them in detail. Working with the client, GFP will identify and define the client's objectives and short and long-term financial needs. Once the review is complete, GFP will develop an integrated analysis based on the client's current situation, expectations, investment objectives and investment time horizon. The client's risk tolerance (or ability to live comfortably with risk in association with investing) will also be taken into account. The Adviser will then present the analysis and a written summary of the significant observation, assumptions and recommendation in each area specified in the agreement. Reports provided in the presentation will vary by client.</p> <p>Upon the completion of this presentation the engagement is concluded. Clients may re-engage GFP as needed. Periodic, additional financial check-ups may be suggested by the Adviser, but it is the client's responsibility to initiate these additional reviews. A typical recommendation would be for the client to consult the adviser annually or as material changes in the client's financial situation occur (e.g. retirement, loss or change of job, receipt of a significant bonus or inheritance, birth or adoption of a child, establishment of new financial objectives, or other circumstances).</p> <p>Initial portfolio "snapshot" reports are provided when GFP is engaged to provide asset allocation or investment advice. The firm does not provide on-going performance reporting.</p> <p>Clients will receive account statements directly from mutual fund companies and/or brokerage companies in which they hold investments. These statements are typically provided on a monthly or quarterly basis and as transactions occur.</p> <p>Implementation</p> <p>It is the client's choice whether or not to implement all or part of the advice provided by GFP. GFP may assist client with implementation (completing applications, understanding prospectuses, providing brokerage firm recommendations, etc.) at a reduced hourly rate listed in the Fee section below. GFP may also assist a client with implementing investment recommendations through a Limited Power of Attorney (LPOA) agreement signed by the client. For clients authorizing GFP LPOA on accounts, all trades must be approved by the client prior to GFP placing trades and GFP will be billed at the normal hourly rate. This LPOA agreement is for trading purposes only and does not constitute discretionary control by the Adviser.</p> <p>As stated, GFP does not provide tax, legal or property and casualty insurance advice, but with the client's consent, GFP may work with client's other advisers (accountant, attorney, and/or insurance agent) to help with coordination and implementation of the agreed-upon strategies. Clients should be aware that the other advisers will bill client separately for their services and these fees will be in addition to those of GFP. Specific product recommendations made by GFP will normally be for "no-load" (i.e., no commission)</p>

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Items 1.D Services and Fees (continued)	<p><u>Fees and Payments</u></p> <p>GFP charges a fee (fixed fee and/or hourly) for its services based on an hourly rate of \$150/ hour. GFP participates as one of a select group of advisors who provide a 20% discount to MOAA (Military Officers Association of America) members. Hourly fees are billed in six (6) minute increments. No performance related fees are charged. Projects spanning more than three months will be billed quarterly. Fees are not collected for services to be provided more than 6 months in advance. GFP does not and will not have custody of Client funds or securities.</p> <p>GFP requires a deposit for initial engagements in the amount of the lesser of \$500 or ½ of the lower end of the estimated fee range. The fee will be adjusted only if the scope of the project changes and only with prior written consent of the client. The balance of fees due are payable immediately upon presentation of the plan or advice to Client. Services to be provided and the anticipated fee range are detailed in the written Service Agreement.</p> <p>Either party may terminate an engagement upon written notice to the other party. If terminated within 5 business days of signing the Service Agreement, no penalties will be assessed and all prepaid fees will be returned promptly to the client. Should the client terminate the engagement after this date, the client will be responsible and will be invoiced for any time charges incurred by the Adviser for work done prior to termination.</p> <p>Fees paid to GFP for financial planning and advisory services are completely separate from the fees and expenses charged by mutual fund companies and their portfolio managers. A complete explanation of these fees and expenses are provided in each mutual fund prospectus. Clients are encouraged to read the prospectus before investing. Client may also incur transaction costs or administration fees from broker/dealers, trust companies or other service providers. Clients are encouraged to obtain a complete schedule of these fees from the service provider prior to entering into any engagement. GFP does not receive any portion of these other fees. The only compensation received by GFP is paid directly by the client.</p>
Item 3.K & L	<p><u>Types of Investments</u></p> <p>GFP recommends that client's investment management assets be allocated primarily among various open-end, no-load and load-waived mutual funds, as well as exchange traded funds, in accordance with the client's investment objectives. In specific situations, limited investment in individual stocks may be recommended. In situations where client investment selections are constrained (e.g. individual employer-sponsored retirement plans), GFP will recommend investment allocations within the limits of the available choices.</p> <p>The Advisor may offer advice on partnerships investing in managed futures, equipment leasing and cable television, among others. Advice on direct ownership and private placements may also be rendered. Advice may also be provided on CMOs, 529 plans, REITs and tax credit programs that may involve low income housing and/or oil and gas. This may not be an all-inclusive list. GFP may also provide advice about any type of</p>

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Item 4.A, B & C	<p><u>Method of Analysis and Investment Strategies</u> If Advisor is engaged to provide investment advice, Client's current financial situation, needs, goals, objectives and tolerance for risk are first evaluated. Asset allocation and investment policy decisions are then made, in Advisor's best judgment, to help Client achieve their overall financial objectives while minimizing risk exposure. Asset allocation is a key component of investment portfolio design. Advisor believes that the appropriate allocation of assets across diverse investment categories (stock vs. bond, foreign vs. domestic, large cap vs. small cap, high quality vs. high yield, etc.) is a key determinant of portfolio returns and critical in the long-term success of one's financial objectives.</p> <p>Advisor employs fundamental and quantitative analysis and encourages, long-term, buy-and-hold philosophies and approaches in their investment selection and implementation strategies. In limited circumstances, Advisor may provide advice to Clients interested in short-term securities investment or option writing.</p> <p>Recommendations provided are based on publicly available reports, analysis, research materials, computerized asset allocation models, and various subscription services. Advisor may use various software programs and the Internet for additional research/analysis.</p>
Item 5.	<p><u>Education and Business Standards</u> GFP employees who render investment advice to Clients must have a bachelor's degree, relevant financial planning and / or investment advisory experience and be a Certified Financial Planner (CFP)™ practitioner in good standing with the Certified Financial Planners Board of Standards. Such employees must also be appropriately licensed in accordance with required state or SEC (if applicable) registered investment advisor regulations.</p>
Item 6	<p><u>Education and Business Background</u></p> <p>Name: Arlen T Olberding, CFP®</p> <p>Year of Birth: 1971</p> <p>Education: Certified Financial Planner (CFP®) 2005 Master of Business Administration, July 2000, Rockhurst University, Bachelor of Science, May 1996, Kansas State University</p> <p>Experience: Guidepost Financial Planning, Fort Collins, Colorado (most recent 5 yrs) President, Financial Planner, Registered Investment Advisor, October 2006 – present</p> <p>KR Wealth (Linsco/Private Ledger), Farmington, Connecticut Senior Investment Analyst, March 2005 to Aug 2006</p>

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Page 5 of 6	Koesten Hirschmann & Crabtree, (Raymond James) Overland Park, KS Financial Planning Analyst, May 2003 to Nov 2004
Item 7	American Century Investments, Kansas City, Missouri Senior Fund Accountant, May 2000 to April 2003
Item 8.C	<p><u>Other Business Activities</u> Advisor concentrates the majority of their time and effort on providing financial planning and advice, which includes investment advice.</p> <p><u>Other Financial Industry Activities or Affiliations</u> GFP may provide referrals to other investment advisory firms as a service to Clients. GFP does not have agreements with or receive referral fees from any other Advisors. Arlen T. Olberding is a member of Garrett Planning Network ("GPN"), a national network of professional, fee-only financial advisers. GPN members are dedicated to providing competent, objective financial advice to people from all walks of life. This group of independent financial planners supports each other through the sharing of technical, operational and marketing information. Nationally recognized founder, Sheryl Garrett, CFP®, provides training and operational procedures.</p> <p>Clients and prospective clients may be referred to GFP by Garrett Planning Network's website, www.GarrettPlanningNetwork. Adviser may pay operational fees to GPN but nothing is paid for client referrals. Clients referred by GPN do not pay more for the services of Adviser than clients who learn about Adviser from another referral source.</p>
Item 9. E	<p><u>Participation or Interest in Client Transactions</u> At times employees and other related parties to Advisor may hold positions in securities that may also be recommended to Clients. However, at no time will Advisor or any related party receive preferential treatment over Clients.</p> <p>Adviser enforces the applicable rules of the Investment Advisors Act of 1940, including the prohibition against insider trading. Adviser maintains the required personal securities transaction records for all employees.</p> <p><u>Code of Ethics</u> GFP maintains a Code of Ethics which will be provided to any client or prospective client upon request. GFP has a duty to act for the benefit of its clients, to place the interests of its clients first and to refrain from having outside interests which conflict with the interests of its clients. All personnel of GFP shall behave ethically in their professional capacities and will act with integrity and competence.</p> <p>The Adviser shall only recommend those investments that it has a reasonable basis for believing are suitable for a client, based upon the client's particular situation and circumstances, as communicated by the client. GFP shall exercise its best efforts to act in good faith and in the best interests of its clients. The Adviser shall provide written disclosure to the client prior to a client engagement, and thereafter throughout the term of the engagement, of any conflicts of interest, which will or reasonably may compromise its</p>

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Page 6 of 6 Item 9.E (continued)	impartiality or independence. GFP personnel are prohibited from making an untrue statement of material fact or failing to state a material fact which, by its omission, could mislead a client. They may not engage in fraudulent, manipulative, or deceitful acts toward a client. GFP personnel are required to comply with applicable state and federal securities laws.	
Item 12.B	<p>Brokerage Recommendations</p> <p>GFP is not associated with any broker/dealer firm. The Advisor may recommend the services of discount brokers such as Charles Schwab, Vanguard, Scottrade, TD Ameritrade or Fidelity. Discount broker recommendations are based on individual Client needs, total costs and ease of use for Clients. The Adviser does not receive any compensation in the form of commissions (for securities or insurance) or 12b-1 fees.</p>	
Item 13.A	<p>Additional Compensation</p> <p>All compensation paid to the Adviser is paid directly by its clients. Clients and prospective clients may be referred to GFP through the GPN website. Clients and prospective clients may be referred to GFP by Garrett Planning Network's website, www.GarrettPlanningNetwork. Adviser pays operational fees to GPN but nothing is paid for client referrals. Clients referred by GPN do not pay more for the services of Adviser than clients who learn about Adviser from another referral source. GFP does not receive a fee or other compensation from a third party based on the referral of a client or based on the client's business.</p>	
Privacy Statement	<p>Privacy Policy</p> <p>All non-public, personal Information exchanged between Client and Advisor shall be treated as confidential and shall not be disclosed to third parties, except as expressly requested by Client, or as required by law. Client disclosure permission must be given in writing, and will be kept in client' file.</p>	

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