

Uniform Application for Investment Adviser Registration

OMB APPROVAL	
OMB Number:	3235-0049
Expires:	February 28, 2011
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Name of Investment Adviser: Contour Financial Planning, LLC					
Address: (Number and Street)	(City)	(State)	(Zip Code)	Area Code:	Telephone number:
PO Box 633	Grand Island	NY	14072	(716)	404-9119

This part of Form ADV gives information about the investment adviser and its business for the use of clients.
The information has not been a pproved or verified by any gov ernmental authority.

Table of Contents

<u>Item Number</u>	<u>Item</u>	<u>Page</u>
1	Advisory Services and Fees	2
2	Types of Clients	2
3	Types of Investments	3
4	Methods of Analysis, Sources of Information and Investment Strategies	3
5	Education and Business Standards	4
6	Education and Business Background	4
7	Other Business Activities	4
8	Other Financial Industry Activities or Affiliations	4
9	Participation or Interest in Client Transactions	5
10	Conditions for Managing Accounts	5
11	Review of Accounts	5
12	Investment or Brokerage Discretion	6
13	Additional Compensation	6
14	Balance Sheet	6
	Continuation Sheet	Schedule F
	Balance Sheet, if required	Schedule G

(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.)

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 curre ntly valid OMB control number.

Applicant:
Contour Financial Planning, LLC

SEC File Number:
801-

Date:
03-17-10

1. A. Advisory Services and Fees. (check the applicable boxes) For each type of service provided, state the approximate % of total advisory billings from that service. (See instruction below.)

Applicant:

- | | | | |
|-------------------------------------|---|-------|---|
| <input 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 | 30 | % |
| <input type="checkbox"/> | (4) Issues periodicals about securities by subscription | _____ | % |
| <input type="checkbox"/> | (5) Issues special reports about securities not included in any service described above | _____ | % |
| <input type="checkbox"/> | (6) Issues, not as part of any service described above, any charts, graphs, formulas, or other devices which clients may use to evaluate securities | _____ | % |
| <input checked="" type="checkbox"/> | (7) On more than an occasional basis, furnishes advice to clients on matters not involving securities | 68 | % |
| <input type="checkbox"/> | (8) Provides a timing service | _____ | % |
| <input checked="" type="checkbox"/> | (9) Furnishes advice about securities in any manner not described above | 2 | % |

(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 checked="" type="checkbox"/> | (2) Hourly charges | <input type="checkbox"/> | (5) Commissions |
| <input type="checkbox"/> | (3) Fixed fees (not including subscription fees) | <input checked="" 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 provide s investment advice to: (check those that apply)

- | | | | |
|-------------------------------------|-------------------------------------|-------------------------------------|--|
| <input checked="" type="checkbox"/> | A. Individuals | <input checked="" type="checkbox"/> | E. Trusts, estates, or charitable organizations |
| <input type="checkbox"/> | B. Banks or thrift institutions | <input checked="" type="checkbox"/> | F. Corporations or business entities other than those listed above |
| <input type="checkbox"/> | C. Investment companies | <input type="checkbox"/> | G. Other (describe on Schedule F) |
| <input checked="" type="checkbox"/> | D. Pension and profit sharing plans | | |

3. Types of Investments. Applicant offers advice on the following: (check those that apply)

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

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

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

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

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

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

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

- | | |
|--|--|
| <p>(1) <input checked="" type="checkbox"/> Long term purchases (securities held at least a year)</p> <p>(2) <input checked="" type="checkbox"/> Short term purchases (securities sold within a year)</p> <p>(3) <input checked="" type="checkbox"/> Trading (securities sold within 30 days)</p> <p>(4) <input type="checkbox"/> Short sales</p> | <p>(5) <input checked="" type="checkbox"/> Margin transactions</p> <p>(6) <input type="checkbox"/> Option writing, including covered options, uncovered options or spreading strategies</p> <p>(7) <input checked="" type="checkbox"/> Other (explain on Schedule F)</p> |
|--|--|

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
 - year of birth
 - formal education after high school
 - 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 adviser 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 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.)

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.

Contour Financial Planning, LLC provides Financial Planning services which may include advice on cash flow, debt management, risk management, college funding, retirement planning, estate planning, tax planning, asset allocation and specific investment selection. These services are provided on an hourly per project basis. The engagement terminates upon the delivery of the plan or advice to Client. No on-going or automatic reviews are provided by Contour Financial Planning, LLC. Periodic financial check-ups and portfolio reviews are recommended, and it is the Client's responsibility to initiate these reviews. Recommendations, advice and reviews are provided by Steven L. Morgan, CFP®, Principal of the firm.

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

Portfolio "Snapshot" reports are provided when Contour Financial Planning, LLC is engaged to provide asset allocation or investment advice. The firm does not provide on-going performance reporting.

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. Additionally, if the client engages another investment advisor recommended by Contour Financial Planning, LLC for continuous supervisory services, reporting is provided by that advisor, on an at least quarterly basis.

Applicant:
Contour Financial Planning, LLC

SEC File Number:
801-

Date:
03-17-10

12. Investment or Brokerage Discretion.

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

- B. Does applicant or a related person suggest brokers to clients? Yes No

For each yes answer to A describe on Schedule F any limitations on the authority. For each yes to A(3), A(4) or B, describe on Schedule F the factors considered in selecting brokers and determining the reasonableness of their commissions. If the value of products, research and services given to the applicant or a related person is a factor, describe:

- the products, research and services
- whether clients may pay commissions higher than those obtainable from other brokers in return for those products and services
- whether research is used to service all of applicant's accounts or just those accounts paying for it; and
- any procedures the applicant used during the last fiscal year to direct client transactions to a particular broker in return for 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 checked="" type="checkbox"/> | No
<input type="checkbox"/> |
| B. directly or indirectly compensates any person for client referrals?..... | Yes
<input type="checkbox"/> | No
<input checked="" type="checkbox"/> |

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

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

- has custody of client funds or securities (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
Continuation Sheet for Form ADV Part II**

Applicant: Contour Financial Planning, LLC	SEC File Number: 801-	Date: 03-17-10
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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: Contour Financial Planning, LLC		IRS Empl. Ident. No.: 20-0448720
Item of Form (identify)	Answer	
Page 1 of 5	The following provides details regarding questions in the accompanying Form ADV Part II, pages 1-6.	
1 A (3)(7)(9)	<p>Advisory Services and Fees</p> <p>Contour Financial Planning, LLC (Contour) provides fee-only, hourly, as-needed Financial Planning 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.</p> <p>The primary function of Contour is to provide financial planning services to individuals. 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. Contour employs fundamental, long-term financial planning and investment strategies.</p> <p>The Principal first conducts an initial interview and gathers data to assist the Client in determining specific needs, goals, objectives and tolerance for risk. The Principal then prepares analyses of the current financial situation and possible future scenarios, when appropriate. Next, the Principal presents the analysis and a written summary of the significant observations, assumptions and recommendations over each area that the Principal was engaged to provide advice. Upon the completion of this presentation the engagement is concluded. Clients may re-engage Contour as needed. Periodic financial check-ups are recommended and it is the Client's responsibility to initiate this review.</p> <p>Contour may also conduct group educational workshops on financial planning topics such as, "Maximizing Your Employee Benefits", "Retirement Savings Strategies", "Millionaires in the Making", "Asset Allocation and Portfolio Risk", "Dissecting Mutual Funds using Morningstar" and "Couples and Money". Contour may impose a fee for educational workshops. Generally, the employer, civic or non-profit group sponsoring the workshop pays any fees charged by Contour. In the event there is a charge to workshop attendees, the fee will be published on the workshop announcement or invitation.</p>	
1 C (2)(6)	<p>Fees for financial planning and investment advisory services range from \$60 to \$150 per hour, depending on the complexity of the case. The Principal charges fees on an hourly, fee-only basis. Fees are billed in six (6) minute increments. Projects spanning more than three months will be billed quarterly - after the services are provided. Fees are not collected for services to be provided more than 6 months in advance. Contour does not and will not have custody of Client funds or securities.</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: Contour Financial Planning, LLC	SEC File Number: 801-	Date: 03-17-10
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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: Contour Financial Planning, LLC		IRS Empl. Ident. No.: 20-0448720
Item of Form (identify)	Answer	
Page 2 of 5	<p>Either party may terminate an engagement upon written notice within 5 days of signing the Service Agreement, at which time no fees would be due. Should Client terminate the engagement after this date, Client is responsible and will be invoiced for any time charges incurred by Principal in the preparation of Client's Plan.</p> <p>Fees paid to Contour 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 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. Contour may receive a portion of the investment advisory fees charged by other Investment Advisors per the solicitor agreement that the Principal executes with these Investemnt Advisors. The compensation received by Contour is the hourly fees paid directly by the Client or part of the asset management fees paid directly to other Investment Advisors. Client agreements with other Investment Advisors clearly state the fees charged and no additional fees or hourly charges are collected by Contour or the other investment advisor.</p> <p>Principal may act as solicitor and receive fees from other Investment Advisors as per the written Solicitor's Agreements.</p>	
1(D)	All fees are negotiable. Fees are payable upon presentation of recommendations to fee for service clients.	
3 (L)	<p>Types of Investments</p> <p>The Principayl may offer advice on REITs, CMOs, 529 plans, among others. Advice on direct ownership and private placements may also be rendered.</p>	
4 (B)(C)	<p>Method of Analysis, Sources of Information, and Investment Strategies</p> <p>If Principal is engaged to provide investment advice, Clients current financial situation, needs, goals, objectives and tolerance for risk are first evaluated. Asset allocation and investment policy decisions are then made to, in Principal's best judgement, help Client achieve their overall financial objectives while minimizing risk and exposure. Asset allocation is a key component of investment portfolio design. Principal believes that the appropriate allocation of assets across diverse investment categories (stock vs. bond, foregin vs. dometic, large cap vs. small cap, high quality vs. high yield, etc.) is the primary determinant of portfolio returns and critical in the long-term success of one's financial objectives.</p> <p>Principal employs fundamental, long-term, buy-and-hold philosophies and approaches in their investment selection and implementation strategies. Recommendations provided are based on publicly available reports, analysis, research materials, computerized asset allocation models, and various subscription services. In limited circumstances, Principal may provide advice to Clients interested in trading securities.</p>	

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

Applicant: Contour Financial Planning, LLC	SEC File Number: 801-	Date: 03-17-10
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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: Contour Financial Planning, LLC		IRS Empl. Ident. No.: 20-0448720
Item of Form (identify)	Answer	
Page 3 of 5 5	Education and Business Standards Contour employees who render investment advice to Clients must have a college degree, relevant financial planning and/or investment advisory experience. These employees must also be a Certified Financial Planner (CFP) TM practitioner in good standing with the Certified Financial Planners Board of Standards, have passed the CFP TM Board Examination or be qualified by education or experience to sit for the CFP TM Board Examination.	
6	Education and Business Background Name: Steven L. Morgan, CFP® Year of Birth: 1961 Education: Medaille College, Buffalo, NY, BS in Business Administration Concentrating in Personal Financial Planning (2002) Erie Community College, Orchard Park, NY, Paramedic Studies (1983) Niagara County Community College, Sanborn, NY, AAS Criminal Justice (1983) Experience: Contour Financial Planning, LLC, Grand Island, NY - CERTIFIED FINANCIAL PLANNER TM practitioner, Principal 1/2004 - Present Contour Planning, LLC, Grand Island, NY - Principal 11/ 2003 (Predecessor name for Contour Financial Planning, LLC) Grand Island Fire Company, Inc, Grand Island, NY - Dispatcher/ Supervisor 2004 - Present 1988-2003 Niagara County Community College, Sanborn, NY - Paramedic Instructor 9/1998 - 2005 1717 Capital Management, Wilmington, DE - Investment Advisor Rep./ Registered Rep. 12/2001-12/2003	

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: Contour Financial Planning, LLC	SEC File Number: 801-	Date: 03-17-10
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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: Contour Financial Planning, LLC		IRS Empl. Ident. No.: 20-0448720
Item of Form (identify)	Answer	
Page 4 of 5	<p>Nationwide Provident Insurance Company, Berwyn, PA - Special Agent 12/2002-12/2003</p> <p>Islefindit, Grand Island, NY - Owner 1998-1999</p> <p>Rural Metro Medical Services, Buffalo, NY - Paramedic-Crew Chief 1/1991 - 6/1999</p>	
7	<p>Other Business Activities</p> <p>Principal concentrates the majority of time and effort on providing financial planning and advice, which includes investment advice. Additionally the Principal charges an hourly rate for providing computer consulting services as requested by individual and businesses. The non-financial activities account for 5% or less of the total business activities.</p> <p>Principal holds full-time outside employment as Dispatcher/Supervisor with the Grand Island Fire Company, Inc, Grand Island NY from 2004 - present. While the demands of this position impact the times at which the principal can meet face-to-face with clients, the supervisory nature and the nature of the time demands of this position do not materially impact the principal's ability to field telephone calls and address written and electronic correspondence from clients or prospects. Typically the principal is scheduled to work 21% of his total time in this capacity and unavailable to immediately respond to inquiries 2% of his total time.</p> <p>This position is not affiliated with Contour Financial Planning and is zero percent of time for Contour Financial Planning.</p>	
8 C (3)	<p>Other Financial Industry Activities or Affiliations</p> <p>Principal may act as solicitor and receive solicitor fees from other Investment Advisors such as Vantage Investment Advisors, LLC (CRD # 110128) as per the written Solicitor's Agreements.</p> <p>Contour Principal is a member of the Financial Planning Association.</p>	

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

Applicant: Contour Financial Planning, LLC	SEC File Number: 801-	Date: 03-17-10
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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: Contour Financial Planning, LLC		IRS Empl. Ident. No.: 20-0448720
Item of Form (identify)	Answer	
Page 5 of 5		
9.E	<p>Participation or Interest in Client Transactions</p> <p>At times employees and other related parties to Principal may hold positions in securities that may also be recommended to Clients. However, at no time will the Principal or any related party receive preferential treatment over Clients.</p> <p>Principal enforces the applicable rules of the Investment Advisors Act of 1940, including the prohibition against insider trading. Contour maintains the required personal securities transaction records for all employees.</p> <p>Contour and the Advisor adhere to the Code of Ethics for the CFP Board of Standards. Contour will provide a copy of its code of ethics to any client or prospective client upon request.</p>	
12.B	<p>Brokerage Recommendations</p> <p>Contour is not associated with any broker/dealer firm. The Principal may recommend the services of discount brokers such as Charles Schwab, Vanguard, TD Ameritrade or Fidelity. Discount broker recommendations are based on individual Client needs, total costs and ease of use for Clients.</p>	
13.A	<p>Additional Compensation</p> <p>All compensation paid to Contour is paid directly by the Client except as previously noted.</p> <p>Contour may receive non-cash benefits from discount brokers recommended to Clients. These benefits include electronic client statements and discounts on investment research, educational materials and software. It is Contour's policy to restrict non-cash (soft dollar) compensation to products and services that directly enhance the ability to render quality advice to Clients.</p> <p>Contour may partnership with other RIA financial planning firms, discount brokers, mutual funds companies and other financial institutions to sponsor public education seminars. All financial educational seminars are provided to the public at no cost and do not involve the selling of any investment products, but are purely educational. Any cash benefits received from sponsorship partners is used to off-set the expenses associated with bringing the financial education seminars to the public. Such expenses would include ads in local newspapers, conference room rentals, seminar material, etc. All sponsors share in expenses. All financial educational seminars presented to the general public are non-profit in nature.</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:	SEC File Number:	Date:
Contour Financial Planning, LLC	801-	03-17-10

(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.:
Item of Form (identify)	Answer	
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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: Contour Financial Planning, LLC	SEC File Number: 801-	Date: 03-17-10
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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.:
Item of Form (identify)	Answer	
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Complete amended pages in full, circle amended items and file with execution page (page 1).

**Schedule G of
Form ADV
Balance Sheet**

Applicant:
Contour Financial Planning, LLC

SEC File Number:
801-

Date:
03-17-10

(Answers in Response to Form ADV Part II Item 14.)

1. Full name of applicant exactly as stated in Item 1A of Part 1 of Form ADV:	IRS Empl. Ident. No.:
Instructions	
1. The balance sheet must be: A. Prepared in accordance with generally accepted accounting principles B. Audited by an independent public accountant C. Accompanied by a note stating the principles used to prepare it, the basis of included securities, and any other explanations required for clarity.	
2. Securities included at cost should show their market or fair value parenthetically.	
3. Qualifications and any accompanying independent accountant's report must conform to Article 2 of Regulation S-X (17 CFR 210.2-01 et. seq.).	
4. Sole proprietor investment advisers: A. Must show investment advisory business assets and liabilities separate from other business and personal assets and liabilities B. May aggregate other business and personal asset and liabilities unless there is an asset deficiency in the total financial position.	

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

**Schedule H of
Form ADV
Page 1**

Applicant: Contour Financial Planning, LLC	SEC File Number: 801-	Date: 03-17-10
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(for sponsors of wrap fee programs)

Name of wrap fee program or programs described in attached brochure:

- 1. Applicability of Schedule.** This Schedule must be completed by applicants that are compensated under a wrap fee program for sponsoring, organizing, or administering the program, or for selecting, or providing advice to clients regarding the selection of, other investment advisers in the program ("sponsors"). A wrap fee program is any program under which a specified fee or fees not based directly upon transactions in a client's account is charged for investment advisory services (which may include portfolio management or advice concerning the selection of other investment advisers) and execution of client transactions.
- 2. Use of Schedule.** This Schedule sets forth the information the sponsor must include in the wrap fee brochure it is required to deliver or offer to deliver to clients and prospective clients of its wrap fee programs under Rule 204-3 under the federal Advisers Act and similar rules of jurisdictions. The wrap fee brochure prepared in response to this Schedule must be filed with the Commission and the jurisdictions as part of Form ADV by completing the identifying information on this Schedule and attaching the brochure. Brochures should be prepared separately, not on copies of this Schedule. Any wrap fee brochure filed with the Commission as part of an amendment to Form ADV shall contain in the upper right corner of the cover page the sponsors' registration number (801 -).
- 3. General Contents of Brochure.** Unlike Parts I and II of this form, this Schedule is not organized in "check-the-box" format. These instructions, including the requests for information in Item 7 below, should not be repeated in the brochure. Rather, this Schedule describes minimum disclosures that must be made in the brochure to satisfy the sponsor's duty to disclose all material facts about the sponsor and its wrap fee programs. **Nothing in this Schedule relieves the sponsor from any obligation under any provision of the federal Advisers Act or rules thereunder, or other federal or state law to disclose information to its advisory clients or prospective advisory clients not specifically required by this Schedule.**
- 4. Multiple Sponsors.** If two or more persons fall within the definition of "sponsor" in Item I above for a single wrap fee program, only one such sponsor need complete the Schedule. The sponsors may choose among themselves the sponsor that will complete the Schedule.
- 5. Omission of Inapplicable Information.** Any information not specifically required by this Schedule that is included in the brochure should be applicable to clients and prospective clients of the sponsor's wrap fee programs. If the sponsor is required to complete this Schedule with respect to more than one wrap fee program, the sponsor may omit from the brochure furnished to clients and prospective clients of any wrap fee program or programs information required by this Schedule that is not applicable to clients or prospective clients of that wrap fee program or programs. If a sponsor of more than one wrap fee program prepares separate wrap fee brochures for clients of different programs, each brochure must be filed with the Commission and the jurisdictions attached to a separate copy of this Schedule. Each such brochure must state that the sponsor sponsors other wrap fee programs and state how brochures for those programs may be obtained.
- 6. Updating.** Sponsors are required to file an amendment to the brochure promptly after any information in the brochure becomes materially inaccurate. Amendments may be made by use of a "sticker", i.e., a supplement affixed to the brochure that indicates what information is being added or updated and states the new or revised information, as long as the resulting brochure is readable. Stickers should be dated and should be incorporated into the text of the brochure when the brochure itself is revised.
- 7. Contents of Brochure.** Include in the brochure prepared in response to this Schedule:

 - (a) on the cover page, the sponsor's name, address, telephone number, and the following legend in bold type or some other prominent fashion:
This brochure provides clients with information about [name of sponsor] and the [name of program or programs] that should be considered before becoming a client of the [name of program or programs]. This information has not been approved or verified by any governmental authority.
 - (b) a table of contents reflecting the subject headings in the sponsor's brochure.
 - (c) the amount of the wrap fee charged for each program or, if fees vary according to a schedule established by the sponsor, a table setting forth the fee schedule, whether such fees are negotiable, the portion of the total fee (or the range of such amounts) paid to persons providing advice to clients regarding the purchase or sale of specific securities under the program ("portfolio managers"), and the services provided under each program (including the types of portfolio management services);

**Schedule H of
Form ADV
Page 2**

Applicant: Contour Financial Planning, LLC	SEC File Number: 801-	Date: 03-17-10
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- (d) a statement that the program may cost the client more or less than purchasing such services separately and a statement of the factors that bear upon the relative cost of the program (*e.g.*, the cost of the services if provided separately and the trading activity in the client's account);
- (e) if applicable, a statement that the person recommending the program to the client receives compensation as a result of the client's participation in the program, that the amount of this compensation may be more than what the person would receive if the client participated in other programs of the sponsor or paid separately for investment advice, brokerage, and other services, and that the person may therefore have a financial incentive to recommend the wrap fee program over other programs or services;
- (f) a description of the nature of any fees that the client may pay in addition to the wrap fee and the circumstances under which these fees may be paid (including, if applicable, mutual fund expenses and mark-ups, mark-downs, or spreads paid to market makers from whom securities were obtained by the wrap fee broker);
- (g) how the program's portfolio managers are selected and reviewed, the basis upon which portfolio managers are recommended or chosen for particular clients, and the circumstances under which the sponsor will replace or recommend the replacement of the portfolio manager;
- (h) (1) if applicable, a statement to the effect that portfolio manager performance information is not reviewed by the sponsor or a third party and/or that performance information is not calculated on a uniform and consistent basis,

(2) if performance information is reviewed to determine its accuracy, the name of the party who reviews the information and a brief description of the nature of the review,

(3) a reference to any standards (*i.e.*, industry standards or standards used solely by the sponsor) under which performance information may be calculated;
- (i) a description of the information about the client that is communicated by the sponsor to the client's portfolio manager, and how often or under what circumstances the sponsor provides updated information about the client to the portfolio manager;
- (j) any restrictions on the ability of clients to contact and consult with portfolio managers;
- (k) in narrative text, the information required by Items 7 and 8 of Part II of this form and, as applicable to clients of the wrap fee program, the information required by Items 2, 5, 6, 9A and C, 10, 11, 13 and 14 of Part II;
- (l) if any practice or relationship disclosed in response to Item 7, 8, 9A, 9C and 13 of Part II presents a conflict between the interests of the sponsor and those of its clients, explain the nature of any such conflict of interest; and
- (m) if the sponsor or its divisions or employees covered under the same investment adviser registration as the sponsor act as portfolio managers for a wrap fee program described in the brochure, a brief, general description of the investments and investment strategies utilized by those portfolio managers.

8. Organization and Cross References. Except for the cover page requirements in Item 7(a) above, information contained in the brochure need not follow the order of the items listed in Item 7. However, the brochure should not be organized in such a manner that important information called by the form is obscured.

Set forth below the page(s) of the brochure on which the various disclosures required by Item 7 are provided.

	<i>Page(s)</i>		<i>Page(s)</i>		<i>Page(s)</i>	
Item	7(a)	cover	Item	7(f)	Item	7(j)
	#7(b)			#7(g)		#7(k)
	#7(c)			#7(h)		#7(l)
	#7(d)			#7(i)		#7(m)
	#7(e)					