| **Schedule F of Form ADV Continuation Sheet for Form ADV Part II** | Applicant: Financial Solutions LLC | SEC File Number: 801- NA | Date: 1/1/2007 |
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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 1 A of Part I of Form ADV: Financial Solutions LLC | IRS Empl. Ident. No.: 204172739 |
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| Item of Form (identify) | Answer |
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| Page 1 of 4<br><br>1(D) Advisory Services and Fees Explanation | The following provides details regarding questions in the accompanying Form ADV Part II, pages 1-6.<br><br>Financial Solutions LLC provides fee-only, financial planning and investment advisory services to its clients on an Hourly or a fixed Retainer basis. These services may be general in nature or focused on particular areas of interest or need, depending upon each client's unique circumstances.<br><br>The primary function of Financial Solutions LLC is to provide financial planning services to its clients. Advice may be rendered in the areas of cash flow, debt management, college funding, retirement planning, estate planning, taxes, insurance, asset allocation and investment selection and other personal finance matters. Financial Solutions LLC employs fundamental, long-term financial planning and investment strategies.<br><br>Financial Solutions LLC offers a thirty minute, introductory meeting at which time the financial planner conducts an initial interview and gathers data to assist the client and the planner in determining client's specific needs, goals, objectives and tolerance for risk. Depending upon the breadth and complexity of the client's needs, the financial planner will suggest an Hourly or a Retainer engagement. Specifics of the fee arrangement will be quoted at the end of the initial meeting or in a follow-up discussion with the client. The fee will also be articulated in a written engagement letter to be signed by the client.<br><br>The financial planner then gathers from the client any additional data necessary for the preparation of the financial plan. The financial planner prepares an analysis of the client's current financial situation and possible future scenarios, as appropriate. Finally, the financial planner meets with the client and presents the analysis and a written summary of the significant observations, assumptions and recommendations over each of the areas for which the financial planner was engaged to provide advice. Upon the completion of this presentation(s), Hourly Engagements are concluded; Retainer Engagements typically include follow-up discussions and reviews. While no on-going or automatic reviews are provided for Hourly Engagements, periodic financial check-ups and portfolio reviews are recommended and will be provided upon the initiation by the client and the re-engagement of Financial Solutions LLC.<br><br>Financial Solutions does not and will not take custody of client funds or securities. No asset management or performance-related fees are charged. Hourly charges for financial planning and investment advisory services are $180 per hour and will be quoted in terms of a fee range which depends on the nature and complexity of the project. Retainer fees for financial planning and investment advisory services depend primarily on the complexity of the client's situation and the services the client engages Financial Solutions LLC to render. Services to be provided and the anticipated fee range are detailed in the written Service Agreement. Fees are negotiable at the discretion of the advisor.<br><br>For Hourly engagements Financial Solutions LLC requires an initial deposit in the amount $500 or ½ of the estimated engagement fee, whichever is less. The balance is payable immediately upon presentation of the plan or advice to the client. For Retainer engagements spanning more than three months, the fees are billed over the term of the engagement period. Fees are not collected more than 6 months in advance of services provided.<br><br>Either party may terminate an engagement upon written notice within 5 days of signing the engagement agreement, in which case no fees would be due. Should a client terminate the engagement after this date, the client is responsible and will be invoiced for any time charges incurred by the advisor in the preparation of their plan.<br><br>Fees paid to Financial Solutions LLC 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 is provided in each mutual fund prospectus. Clients are encouraged to read the prospectus before investing. The 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. Financial Solutions LLC does not receive any portion of these other fees. The only compensation received by Financial Solutions LLC is the fees paid directly by client. |

**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: Financial Solutions LLC | SEC File Number: 801- NA | Date: 2/27/2006 |
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| Page 2 of 4<br><br>4. A, B, & C: Method of Analysis, Sources of Information & Investment Strategies | If Financial Solutions LLC is engaged to provide investment advice, the client's current financial situation, needs, goals, objectives and tolerance for risk are first evaluated. Asset allocation and investment policy recommendations are then made to, in the financial planner's best judgment, help the client achieve their overall financial objectives while minimizing risk exposure. Asset allocation is a key component of investment portfolio design. Financial Solutions LLC believes that the appropriate allocation of assets is the primary determinant of portfolio returns and critical for the long term success of financial objectives.<br><br>Financial Solutions LLC employs fundamental, long-term, buy-and-hold philosophies and approaches in its investment selection and implementation strategies. Recommendations provided are based on publicly available reports, analyses, research materials, and various subscription services. Financial Solutions generally recommends using no-load mutual funds, including index funds, wherever possible. In limited circumstances, Financial Solutions LLC may provide advice to clients interested in trading individual securities. |
| 5. Education & Business Standards | Financial Solutions LLC employees who render investment advice to clients must have a college degree, and be a Certified Financial Planner (CFP) ™ practitioner in good standing with the Certified Financial Planners Board of Standards. |
| 6. Education & Business Background | **Education and Business Background**<br><br>**Name:** Paul J. Dolce, CFP®<br><br>**Year of Birth:** 1952<br><br>**Education:** CFP®, Certified Financial Planner Professional, 1997<br>College for Financial Planning, Completion Certificate, Denver, CO, 1997,<br>MBA, Finance/Accounting, The Ohio State University, Columbus, Ohio, 1979<br>BS, Rochester Institute of Technology, Rochester, New York, 1974<br><br>**Experience:** Financial Solutions LLC, Principal, Registered Investment Advisor, 1/06 – present<br><br>Financial Solutions, Sole Proprietorship, Proprietor, Registered Investment Advisor, 1997-2000<br><br>Marathon Oil Company, Finance/Accounting Manager, 6/79 -7/06<br>▪ Manager Commercial Contract Negotiations, Financial Project Management<br>▪ Advisor, Financial Analysis & Business Development<br>▪ Supervisor Financial Analysis and Downstream Accounting<br>▪ Supervisor Midstream Accounting & Analysis<br>▪ Supervisor Upstream Accounting & Analysis<br>▪ Advanced Financial Analyst Trust Investments & Benefit Funding<br>▪ Financial Analyst State and Federal Taxes and Regulations<br>▪ Financial Analyst Treasury and Capital Markets<br><br>Adjunct Instructor<br>▪ Ohio Dominican University (Columbus) 2006-Present<br>▪ The University of Findlay, 2000 -2006 |

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| Page 3 of 4<br><br>7 Other Business Activities<br><br>9 Participation or Interest in Client Transactions | Financial Solutions LLC primarily offers financial planning advice, which includes investment advice. Financial Solutions LLC does not sell financial products of any kind; the company is paid only by its clients.<br><br>Financial Solutions LLC employees and other related parties may hold positions in securities that may also be recommended to clients. However, at no time will Financial Solutions LLC or any related parties receive preferential treatment over clients.<br><br>Financial Solutions LLC enforces the applicable rules of the Investment Advisors Act of 1940, including the prohibition against insider trading, and maintains the required personal securities transaction records for all employees.<br><br>Financial Solutions LLC and its employees adhere to the Code of Ethics and Professional Responsibility (Code of Ethics) adopted by the Certified Financial Planner Board of Standards Inc. and accepts the obligation not only to comply with the mandates and requirements of all applicable laws and regulations but also to take responsibility to act in an ethical and professionally responsible manner in all professional services and activities. Financial Solutions LLC will provide a copy of the Code of Ethics to any client or prospective client upon request, and it can also be obtained at the web site *http://www.cfp.net/learn/ethics.asp*.<br><br>Financial Solutions LLC adheres to a privacy policy which is stated below in its entirety:<br><br><u>Financial Solutions LLC Privacy Policy</u><br><br>Financial Solutions LLC is committed to safeguarding the confidential information of all current, former and potential clients. All personal information provided to our firm is held in the strictest confidence. These records include personal information we collect from you in connection with any services or potential services provided by Financial Solutions LLC.<br><br>We have never disclosed information to nonaffiliated third parties, except as required by law or by your consent, and do not anticipate doing so in the future. If we were to anticipate such a change in firm policy, we would be prohibited under law from doing so without advising you first.<br><br>We use your information in helping you meet your personal financial goals while guarding against any real or perceived infringements of your rights of privacy. In the course of providing our individual clients with personal financial planning and/or personal investment advisory services, we receive nonpublic personal information from and about them.<br><br>Financial Solutions LLC is committed to keeping nonpublic personal information about you secure and confidential. This notice is intended to help you understand how we fulfill this commitment.<br><br>Information Collected<br><br>From time to time, we may collect a variety of personal information about you, including personal information in the course of correspondence, on application forms, via the telephone, by internet communications, through our websites and by other means, information relevant to your transactions with us or others.<br><br>The categories of nonpublic personal information that we collect from a client depend upon the scope of the client engagement, but may include information:<br>- About your personal finances and insurance;<br>- About your personal goals, dreams and health to the extent needed for the planning process;<br>- About transactions between you and third parties; and<br>- Information from consumer reporting agencies. |

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

Applicant: Financial Solutions LLC

SEC File Number: 801- NA

Date: 2/27/2006

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1. Full name of applicant exactly as stated in Item 1 A of Part I of Form ADV: Financial Solutions LLC

IRS Empl. Ident. No.: 204172739

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| Page 3 of 4 | Financial Solutions LLC Privacy Policy (continued)<br><br>Information Kept Private; Sharing Limited to Need to Know<br>We do not disclose your nonpublic personal information to anyone, except as permitted by applicable law or regulation or by your consent. With your permission, we may disclose limited information to attorneys, accountants and mortgage lenders with whom you have established a relationship. You may opt out from our sharing information with these nonaffiliated third parties at any time by notifying us by telephone, mail, fax, email or in person.<br><br>With your permission, we may share a limited amount of information about you with your brokerage firm in order to execute securities transactions on your behalf.<br><br>Federal and state regulators may review our company records and your personal records as permitted under law. We do not provide your personally identifiable information to mailing list vendors or solicitors.<br><br>Maintenance of Information<br>Your nonpublic personal information will be maintained during the time you are a client, and for the required time that such records are required to be maintained by federal and state securities laws, and consistent with the CFP Board Code of Ethics and Professional Responsibility.<br><br>If you decide at some point to become an inactive client, we will continue to adhere to our privacy policies and practices with respect to your nonpublic personal information. |
| 12(B) Investment or Brokerage Discretion | Financial Solutions LLC is not associated with any broker/dealer firm. Financial Solutions LLC may recommend the services of discount brokers such as Charles Schwab, Vanguard, TD Waterhouse or Fidelity or Ameritrade. Discount broker recommendations are based on individual client needs, total costs and ease of use for clients. |
| Additional Certified Financial Planner Certificant's Disclosure | Financial Solutions LLC also adheres to the following statement provided by the Certified Financial Planner Board of Standards.<br><br>As a client or prospective client of a CFP certificant, you have the right to ask us at any time for information about our compensation related to the services we provide to you. We will communicate the requested information in reasonable detail as it relates to our financial planning engagement, including compensation derived from implementation. This disclosure of compensation:<br><br>1. May be expressed as an approximate dollar amount or as a range of dollar amounts;<br>2. Shall be made at a time and to the extent that the requested information can be reasonably ascertained.<br>3. Will be based on reasonable assumptions, with estimates clearly identified, and;<br>4. Will be updated in a timely manner if actual compensation significantly differs from any estimates.<br><br>As a CFP certificant's personal financial planning client, you also have the right to receive annually our current SEC Form ADV Part II or the current revision of the disclosure you received when our relationship began. |

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