

**SYNERGOS Financial Group, LLC** also doing business as **OSBORN Wealth Management**

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This Brochure, dated January 1, 2011, provides information about the qualifications and business practices of SYNERGOS Financial Group, LLC also doing business as OSBORN WEALTH MANAGEMENT (the Firm). If you have any questions about the contents of this Brochure, please contact our Chief Compliance Officer at 1-800-889-7401 or at [Drummond@OsbornWealthManagement.com](mailto:Drummond@OsbornWealthManagement.com). The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

SYNERGOS Financial Group, LLC is a registered investment adviser. Registration of an Investment Adviser does not imply any level of skill or training. The oral and written communications of an Adviser provide you with information about which you determine to hire or retain an Adviser.

Additional information about SYNERGOS Financial Group, LLC also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You will be able to search this site by the unique identifying number, also known as a CRD. The CRD associated with this Advisor is 151446.

## **Item 2 – Material Changes**

On July 28, 2010, the United State Securities and Exchange Commission published "Amendments to Form ADV" which amends the disclosure document that we provide to clients as required by SEC Rules. This Brochure dated January 1, 2011 is a new document prepared according to the SEC's new requirements and rules. As such, this Document is materially different in structure and requires certain new information that our previous brochure did not require.

In the future, this Item will discuss only specific material changes that are made to the Brochure and provide clients with a summary of such changes. We will also reference the date of our last annual update of our brochure.

In the past we have offered or delivered information about our qualifications and business practices to clients on at least an annual basis. Pursuant to new SEC Rules, we will ensure that you receive a summary of any materials changes to this and subsequent Brochures within 120 days of the close of our business' fiscal year. We may further provide other ongoing disclosure information about material changes as necessary.

Currently, our Brochure may be requested by contacting D. Drummond Osborn, Chief Compliance Officer at 1-800-889-7401 or [Drummond@OsbornWealthManagement.com](mailto:Drummond@OsbornWealthManagement.com). Our Brochure is also available on our web site [www.SynergosFinancial.com](http://www.SynergosFinancial.com), also free of charge.

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#### **Item 4 – Advisory Business**

This brochure provides information about the qualifications and business practices of SYNERGOS Financial Group, LLC, which is organized as a Limited Liability Corporation in the State of Indiana, and which may also do business as OSBORN Wealth Management (the Advisor). Please contact D. Drummond Osborn, Chief Compliance Officer, should you have any questions regarding the content of this brochure. The information herein contained has not been approved or verified by the U.S. Securities and Exchange Commission or by any State securities authority.

SYNERGOS Financial Group, LLC offers personal advisory services to individuals, trusts, estates, charitable organizations, pension plans, profit sharing plans and other business entities. The services may vary in scope but may include portfolio management, second opinion services, financial planning, fiduciary services, investment selection advice and asset allocation.

SYNERGOS Financial Group, LLC requires a minimum standard of education and experience for individuals providing investment management and financial planning services to Clients. The standard generally requires a Bachelors Degree (or equivalent) or the achievement of a professional designation such as Certified Financial Planning Practitioner, CFP®, or the Chartered Financial Analyst, CFA®.

#### **Education and Business Background for the firm's Principal Owners**

D. Drummond Osborn, CFP®, CTFA Year of Birth 1963

*Post High School Graduation Education*

University of Michigan, B.A, English 1986

College of Financial Planning, Certified Financial Planning 1994

Institute of Certified Bankers, Certified Trust & Financial Advisor, 2003

*Recent Employment*

President & Senior Advisor, OSBORN Wealth Management, Sept 2009

Vice President & Trust Officer, LaPorte Savings Bank Nov. 2003 to Sept. 2009

Assistant Vice President & Trust Officer, Chemical Bank Michigan, May 1999 to Nov. 2003

Robert S. Laura, AAMS, CMFC Year of Birth 1972

*Post High School Graduation Education*

Eastern Michigan University, B.A. 1995

College of Financial Planning, Certified Mutual Fund Counselor, 2004

College of Financial Planning, Certified Financial Planning candidate

*Recent Employment*

President & Senior Advisor, SYNERGOS Financial Group, Dec. 2009

Senior Vice Pres. & Trust Officer, 1st National Bank of Howell Nov. 2004 to Dec 2009

Financial Planning Manager, Auto Club Ins. Association, March 2003 to Nov. 2004

### **Portfolio Management Services**

The Advisor provides Portfolio Management Services delivering investment advice which is tailored to the needs and investment objectives of the client. Such portfolio management may be provided on a discretionary or non-discretionary basis. Advice may include portfolio management, asset allocation, buy/sell recommendations and possible selection of specific securities for the account of the client. Recommendations are made with client goals and objectives in mind. Portfolio Management Services are priced based on a percentage of assets under management. A client may terminate this service at any time, by delivering a 30-day advance written notice.

### **Second Opinion Services**

The Advisor provides a Second Opinion Service which entails the review and analysis of existing investment portfolios which may include but are not limited to the assets held in qualified and non-qualified brokerage accounts, corporate retirement plan accounts, mutual fund accounts and annuities. Second Opinion Services are priced as a one-time flat dollar amount based on the size and scope of portfolios reviewed and assets analyzed. Should a Second Opinion client desire to engage the Firm for portfolio management services with 60 days of the delivery of a Second Opinion, any fees paid for that Service may be used to offset a future portfolio management fee.

### **Financial Planning Services**

Financial Planning Services are provided as a means to provide advice to the client which is centered around the management of their financial resources in conjunction with their personal needs and objectives. The Advisor will meet with the Client to gather pertinent information and identify specific goals and objectives. A written plan will be drafted based upon the review and analysis of this information. This document will be presented to the Client as a means for developing a plan and strategy to address the Client's cash flow, income needs, assets and debts.

Clients should understand that such plans are predicated on the information provided by the Client, as well as the Client's situation at the time the Plan is prepared. Certain assumptions may be made with respect to interest rates, rates of inflation, as well as the use of past trends and performance of the various markets and economies. Past performance is not indicative of future performance, and the Advisor cannot provide any promises nor guarantees of the Plan's success. As the situation, goals, needs or objectives of the client may, from time to time, change, the client must promptly contact the Advisor.

A fixed minimum fee of \$500 is charged for financial planning services. Additional fees may be due as a result of the specific time and circumstances involved in the preparation of the Plan, and shall be disclosed to the client in the event such fees may apply. The fee for financial planning services is due upon the completion and delivery of the Plan. Should the Client desire to engage the Advisor for portfolio management services within 60 days of the Plan's delivery, any Planning fees paid may be used to offset a future portfolio management fee.

The Client may terminate this relationship within 5 business days after execution without penalty.

The Advisor or the Client may terminate the planning agreement after the 5 business day period, with written notice. Payment for services provided up to the time of termination, will be due and immediately payable from the client.

### **Fiduciary Services**

SYNERGOS Financial Group, LLC may in certain situations, serve as Guardian of the Estate or Trustee. SYNERGOS Financial Group, LLC is not a legal professional and is not responsible for the drafting of guardianship or trust documents, but shall fulfill their duty as Guardian or Trustee as directed in those documents and as prescribed by applicable statute. Fiduciary Services shall be priced based on a percentage of the assets under management, and may be subject to a one-time fee for document review and research, as well as an annual flat fee. While a minimum asset level shall not be required when acting as Guardian or Trustee, a minimum annual fee of \$ 1,500 shall apply to all Fiduciary Service accounts established after January 1, 2011.

Fiduciary income tax returns, if required, shall be prepared by an independent CPA firm. Resulting fees shall be passed through to the Guardianship Estate or Trust account.

### **Types of Investments**

The Advisor may offer and provide advice and guidance on any financial product deemed appropriate as a means to address the Client's individual needs, goals and objectives. The Advisor may also offer advice on securities and investments maintained in the Client's portfolio at the time the client engages the Advisor for service.

### **Item 5 – Fees and Compensation**

The specific manner in which fees are charged by SYNERGOS Financial Group, LLC is established in a client's written agreement with SYNERGOS Financial Group, LLC. SYNERGOS Financial Group, LLC will generally bill its fees, in arrears, on a monthly basis, with asset management fees based on the market value of assets as of the last day of the month. Clients typically authorize SYNERGOS Financial Group, LLC to directly debit fees from client accounts which are held at a qualified custodian. Alternatively, clients may elect to be billed directly for some or all of the applicable fees. Accounts initiated or terminated during a calendar month will be charged a prorated fee. Upon termination of any account, any prepaid, unearned fees will be promptly refunded, and any earned, unpaid fees will be due and payable. Clients will receive notification of all fees. Though neither customary nor common, SYNERGOS Financial Group, LLC may charge a negotiated fee.

### **Portfolio Management Fees**

On an annualized basis, fees for portfolio management services are based on the following tiered schedule:

| <u>Portfolio Size</u>        | <u>Annual Fee</u> |
|------------------------------|-------------------|
| \$ 0.00 to \$ 1,000,000      | 1.00%             |
| \$ 1,000,001 to \$ 2,500,000 | 0.75%             |
| \$ 2,500,001 to \$ 5,000,000 | 0.50%             |
| \$ 5,000,001 and Greater     | negotiable        |

Situations involving multiple accounts of immediate family members may be entitled to asset aggregation for the purposes of providing a lower percentage charge on assets under management.

### **Second Opinion Service Fees**

Second Opinion Services shall be charged a minimum flat fee of \$ 99, for the review of up to 3 separate portfolios containing an aggregate total of less than 20 individual assets. Additional charges will apply to such Service delivered for additional portfolios and/or a larger number of individual assets.

### **Financial Planning Fees**

Financial Planning Fees shall be assessed as a minimum rate of \$ 500, as previously referenced.

### **Fiduciary Service Fees**

In situations where SYNERGOS Financial Group, LLC may serve as Guardian or Trustee, an additional charge of 10 basis points (0.10%) may be applied to the standard portfolio management fee schedule. SYNERGOS Financial Group, LLC may also charge a flat fee to conduct an initial review of Guardianship or Trust documentation. While a minimum asset level shall not be required when acting as Guardian or Trustee, a minimum annual fee of \$ 1,500 shall apply to all Fiduciary Service accounts established after January 1, 2011.

The Client may terminate any of the above referenced services within 5 business days after document execution without penalty. Following the 5 business day period, the Advisor or the Client may terminate the management agreement with a 30-day written notice. Payment will be due and immediately payable from the client for any pro-rata portion of a billing period during which the agreement is terminated.

**Fees associated with Third-Party Separately Managed Accounts:** SYNERGOS Financial Group, LLC may from time to time, utilize the services of outside money managers who may choose to compensate SYNERGOS Financial Group, LLC for Client referrals. Such compensation is fully disclosed to the Client in the Agreements between the Client and that third-party separately managed account provider, shall be charged at a level commensurate with the standard fee schedule of SYNERGOS Financial Group, LLC, but shall be received by OSBORN Wealth Management in lieu of the standard fee schedule of SYNERGOS Financial Group, LLC. Curian Capital, is the only such third party separately management account provider with whom SYNERGOS Financial Group, LLC has any current relationships, though SYNERGOS Financial Group, LLC may utilize other such providers in the future or choose to discontinue its current relationship with Curian Capital.

Agreements for Separately Managed Accounts should be carefully read and fully understood by the client. Termination of relationships utilizing the services of Third-Party Separately Management Accounts shall be in accordance with specific agreement entered into between the Client and the Third-Party Separately Managed Account Provider.

SYNERGOS Financial Group, LLC's fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which shall be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, third party investment and other third parties such as fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus.

Such charges, fees and commissions are exclusive of and in addition to SYNERGOS Financial Group, LLC fee, and SYNERGOS Financial Group, LLC shall not receive any portion of these commissions, fees, and costs.

#### **Item 6 – Performance-Based Fees and Side-By-Side Management**

SYNERGOS Financial Group, LLC does not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client).

#### **Item 7 – Types of Clients**

SYNERGOS Financial Group, LLC provides portfolio management and financial advisory services to individuals, high net worth individuals, corporate pension and profit-sharing plans, Taft-Hartley plans, charitable institutions, foundations, endowments, municipalities, and trust programs.

The Advisor recognizes that safeguarding the Client privacy is of utmost importance, and places such privacy protection as a top priority. As such, the Advisor has implemented policies and procedures designed to ensure that Client information is maintained private and secure.

The Advisor will never sell information about its current or former Clients or their accounts. Client information will be shared with non-affiliated third parties, such as brokers, transfer agents and custodians, only when necessary to facilitate the acceptance and management of the third-party relationship with the Client. The Advisor may also share information at the request of the Client, or as required by law.

A copy of the Advisor's Privacy Policy notice will be provided to each client prior to or in conjunction with the signing of any financial planning or advisory agreements. The Advisor will also provide a copy of the Privacy Policy notice to all Clients on an annual basis.

#### **Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss**

SYNERGOS Financial Group, LLC manages client assets by employing Modern Portfolio Theory, diversification, asset allocation, and the balancing of return and risk. SYNERGOS Financial Group, LLC believes that investing is a long-term proposition, that costs and fees matter and generally recommends the long term purchases of securities. In order to achieve a client's specific investment goal, SYNERGOS Financial Group, LLC will utilize investment vehicles inclusive of but not limited to actively managed no-load mutual funds, passively managed broad-based and specific sector exchange-traded funds (ETF's), as well as individual stocks, bonds and certificates of deposit. SYNERGOS Financial Group, LLC may also employ conservative options strategies.

When considering individual securities SYNERGOS Financial Group, LLC assesses such securities using fundamental analysis drawing on: research materials prepared by others, corporate rating services; and, as appropriate, financial newspapers, magazines and news reports.

Our primary focus is to invest our clients' assets to achieve long-term capital appreciation. All clients should be advised that investing in securities involves risk of loss and that prior market performance is no guarantee of future investment returns.

#### **Item 9 – Disciplinary Information**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of SYNERGOS Financial Group, LLC or the integrity of

SYNERGOS Financial Group, LLC's management. SYNERGOS Financial Group, LLC has no information applicable to this Item.

**Item 10 – Other Financial Industry Activities and Affiliations**

SYNERGOS Financial Group, LLC is not currently engaged in any business activities other than giving financial and investment advice. SYNERGOS Financial Group, LLC has no material arrangements or affiliations with any broker-dealer, investment company, other investment advisor, financial planning firm, banking institution, thrift institution, accounting firm, law firm, insurance agency, pension consultant, real estate broker, or any other organization or entity considered part of the financial service industry.

**Item 11 – Code of Ethics**

SYNERGOS Financial Group, LLC has adopted a Code of Ethics for all supervised persons of the firm describing its high standard of business conduct, and fiduciary duty to its clients. The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibition on insider trading, a prohibition of rumor mongering, restrictions on the acceptance of significant gifts and the reporting of certain gifts and business entertainment items, and personal securities trading procedures, among other things. All supervised persons at SYNERGOS Financial Group, LLC must acknowledge the terms of the Code of Ethics annually, or as amended.

SYNERGOS Financial Group, LLC anticipates that, in appropriate circumstances, consistent with clients' investment objectives, it will cause accounts over which SYNERGOS Financial Group, LLC has management authority to effect, and will recommend to investment advisory clients or prospective clients, the purchase or sale of securities in which SYNERGOS Financial Group, LLC, its affiliates and/or clients, directly or indirectly, have a position of interest. SYNERGOS Financial Group, LLC employees and persons associated with SYNERGOS Financial Group, LLC are required to follow SYNERGOS Financial Group, LLC Code of Ethics. Subject to satisfying this policy and applicable laws, officers, directors and employees of SYNERGOS Financial Group, LLC and its affiliates may trade for their own accounts in securities which are recommended to and/or purchased for SYNERGOS Financial Group, LLC's clients.

SYNERGOS Financial Group, LLC's clients or prospective clients may request a copy of the firm's Code of Ethics by contacting D. Drummond Osborn, Chief Compliance Officer.

**Item 12 – Brokerage Practices**

SYNERGOS Financial Group, LLC will recommend to the Client brokers such as Scottrade, and TD Ameritrade, among others. Broker recommendations will be based upon commission rates, quality of execution, record keeping, reporting capabilities, and custodial fees charged by the broker for holding securities for the client, among other things. Situations may occur when a recommended broker may charge a higher fee for a specific transaction, such as a commission rate, than may be charged by another broker. Clients have no obligation to purchase or sell securities through a broker recommended by the Advisor, and may therefore utilize a broker of their choice.

The brokerage firms recommended by the Advisor are not affiliated with the Advisor. Such firms may provide the Advisor and the Client with institutional custody services which are not generally available to retail investors. These services are often provided to independent investment advisors on an unsolicited basis, at no charge, so long as the Advisor maintains a certain minimum level of client assets at the brokerage firm. These arrangements are not otherwise contingent on the Advisor utilizing the brokerage firm for any specific amount of custody or trading business. These firms may deliver to Advisor services which include brokerage, custody, research and access to mutual funds/investments that are typically available to institutional investors, only, or may require a significantly higher initial investment.

The Advisor may also receive from the brokerage firm products and services which may benefit the Advisor but not the Client's account. Such additional services and products assist the Advisor in the management and administration of the Client account. These may include software and technology which provide access to Client account data; trade confirmations and account statements; facilitate trade execution and asset allocation of multiple Client accounts; provide research, pricing and general market data; assist in the payment of the Advisor's fee from the Client account; and assist with other back-office functions. Brokerage firms may also provide publications, consulting, information technology, practice management conferences and marketing and regulatory compliance. As a fiduciary, the Advisor conducts itself in the best interest of the Client, its recommendation of brokerage firms which offer the services noted above, may create potential conflicts of interest.

*Aggregation of Trades:* Consistent with the goal of obtaining best execution for Client trades, the Advisor will aggregate the orders of multiple Client accounts, when possible. By aggregating trade orders, each affected account will participate in the weighted average share price of all transactions in a specific security affected to fill such orders on a given business day. The associated transaction costs will be allocated on a pro-rata basis for each Client account participating in those transactions.

Allocations of orders for multiple Client accounts will be handled in a fair and equitable fashion. Allocations within accounts of identical or similar investment objectives are made pro rata based on the account size. Neither account performance nor the size or structure of management fees shall have any effect on the allocation to a specific account.

*Best Execution:* The Advisor will generally seek "best execution" when completing Client transactions, but will not obligate itself to seeking out the lowest commission or net price for any particular transaction. The Advisor will primarily evaluate a broker's ability to deliver "best execution" based on historical prices after considering commissions and other transaction-related compensation. Other factors considered by the Advisor will include the execution, clearance, error resolution and settlement capabilities of the broker or dealer generally and in conjunction with the type of securities being bought or sold; the broker or dealer's reliability and financial stability and the market for the security being traded. The Advisor will monitor and review the policy for Best Execution no less than annually.

#### ***Client Directed Brokerage***

Clients who exercise their ability to direct the Advisor to use a particular broker should understand that this direction may prevent the Advisor from aggregating orders with other clients and may inhibit the Advisor's ability to negotiate brokerage compensation on behalf of the Client. The direction for use of a particular broker may also negate the Advisor's ability for obtaining the most favorable net price and execution. As such, Clients must consider whether the trading expenses and execution, as well as the settlement capabilities and clearance, of their specified broker, may be great than the amounts charged by another broker who did not provide research services or products.

Research products and services received from brokerage firms, such as Scottrade and TD Ameritrade, may include information on specific industries and corporations, financial publications, research software and other products or services which offer lawful and appropriate aid to the Advisor in carrying out its investment decision making duties. These research products and services are provided to all investment advisors utilizing Scottrade and TD Ameritrade, and are not considered to be paid for with soft dollars. The Client must recognize, however, that the commissions charged by a specific broker for a specific transaction or group of transactions may be greater than the charges of another broker who did not provide similar research products or services. Service providers such as Scottrade, TD Ameritrade, as well as mutual companies and other service providers may provide the Advisor with travel, lodging and meal expenses to educational and product conferences which they sponsor.

While it is the intention of the Advisor to carry out its fiduciary duty by placing the interest of its Client first, Clients should be aware that the receipt of additional compensation itself creates a potential conflict of interest.

#### **Item 13 – Review of Accounts**

Accounts shall be reviewed no less than quarterly in conjunction with the Client's stated objectives. Such reviews shall address the stated investment management objective, as well as the review of individual securities held within the portfolio. Reviews shall also take into account current domestic and global economic conditions. All accounts shall be reviewed by D. Drummond Osborn, CFP® or Robert S. Laura, AAMS, CMFC.

Clients will receive statements and confirmation, monthly or quarterly from the custodian holding their assets, as indicated by the Client's agreement with the custodian. Advisor may provide additional reports, in accordance with Agreement and extent of the Client relationship, and will provide a written Annual Review at the end of each calendar year.

#### **Item 14 – Client Referrals and Other Compensation**

SYNERGOS Financial Group, LLC neither receives nor provides compensation in respect to referrals or other introductions to or from other entities or individuals.

#### **Item 15 – Custody**

Clients should receive at least quarterly statements from the broker dealer, bank or other qualified custodian that holds and maintains client's investment assets. SYNERGOS Financial Group, LLC urges you to carefully review such statements and compare such official custodial records to the account statements that we may provide to you. Supplemental reports we may generate may vary from official custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities. SYNERGOS Financial Group, LLC may be deemed to have custody of Client assets in situations where SYNERGOS Financial Group, LLC has the ability to periodically direct debit fees in accordance prior client authorization. SYNERGOS Financial Group, LLC may also be deemed to maintain custody of assets in the event it serves as a guardian of the estate or a trustee. Assets of guardianships and trusts shall be maintained with a broker/dealer, bank or other qualified custodian, and statements shall be provided to beneficiaries in accordance with state statutes.

**Item 16 – Investment Discretion**

SYNERGOS Financial Group, LLC usually receives discretionary authority from the client at the outset of an advisory relationship to select the identity and amount of securities to be bought or sold. In all cases, however, such discretion is to be exercised in a manner consistent with the stated investment objectives for the particular client account.

When selecting securities and determining amounts, SYNERGOS Financial Group, LLC observes the investment policies, limitations and restrictions of the clients for which it advises. For registered investment companies, SYNERGOS Financial Group, LLC's authority to trade securities may also be limited by certain federal securities and tax laws that require diversification of investments.

Investment guidelines and restrictions must be provided to SYNERGOS Financial Group, LLC in writing.

**Item 17 – Voting Client Securities**

As a matter of firm policy and practice, SYNERGOS Financial Group, LLC does not have any authority to and does not vote proxies or direct corporate actions on behalf of advisory clients. Clients retain the responsibility for receiving and voting proxies, and providing direction on corporate actions for any and all securities maintained in client portfolios. SYNERGOS Financial Group, LLC may provide advice to clients regarding the clients' voting of proxies. In the event SYNERGOS Financial Group, LLC is a named Guardian or Trustee, SYNERGOS Financial Group, LLC shall exercise its rights and responsibilities to vote proxies.

**Item 18 – Financial Information**

Registered investment advisers are required in this Item to provide you with certain financial information or disclosures about SYNERGOS Financial Group, LLC's financial condition. SYNERGOS Financial Group, LLC has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients, and has not been the subject of a bankruptcy proceeding. SYNERGOS Financial Group, LLC does not require or solicit prepayment of more than \$ 500 in fees per client, six months or more in advance.

**Item 19 – Requirements for State-Registered Advisers**

SYNERGOS Financial Group, LLC is a State-Registered Advisor, currently registered in the states of Indiana and Michigan. SYNERGOS Financial Group, LLC intends to comply with all disclosure requirements of these states and believes it has done so in this document and the Agreements which are expressly executed by each client.