

FORM ADV

Part II – Page 1 Uniform Application for Investment Adviser Registration

Name of Investment Adviser:		
Eggert Financial Management, Inc.		
Address:	Area Code:	Telephone Number
6021 S Syracuse Way, Ste 204, Greenwood Village, CO 80111		303-414-0400

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

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(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 currently valid OMB control number

1. A Advisory Service 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 checked="" type="checkbox"/>	(1) Provides investment supervisory services	80%
<input type="checkbox"/>	(2) Manages investment advisory accounts not involving investment supervisory services	%
<input type="checkbox"/>	(3) Furnishes investment advice through consultations not included in either service described above	%
<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	20%
<input type="checkbox"/>	(8) Provides a timing service	%
<input type="checkbox"/>	(9) Furnishes advice about securities in any manner not described above	%

(Percentages should be based on applicant's last fiscal year. If applicant has not completed its first fiscal year, provide estimates of advisory billings for that year and state the percentages are estimates.)

B Does applicant call any of its services it checked above financial planning or some similar term?

Yes	No
<input checked="" type="checkbox"/>	<input type="checkbox"/>

C Applicant offers investment advisory services for: (check all that apply)

<input checked="" 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 checked="" type="checkbox"/>	(3) Fixed fees (not including subscription fees)	<input type="checkbox"/>	(6) Other

D For each checked box in A above, describe on Schedule F:

- The services provided, including the name of any publications or report issued by the adviser on a subscription basis of for a fee
- Applicants basic fee schedule, how fees are charged and whether its fees are negotiable
- When compensation is payable, and if compensation is payable before service is provided, how a client may get a refund or may terminate an investment advisory contract before its expiration date

2. Types of clients – Applicant generally provides investment advice to: (check those that apply)

<input checked="" type="checkbox"/>	A. Individuals	<input checked="" type="checkbox"/>	E. Trusts, estates, or charitable organizations
<input type="checkbox"/>	B. Banks or Thrift Institutions	<input checked="" type="checkbox"/>	F. Corporations or business entities other than those listed above
<input type="checkbox"/>	C. Investment Companies	<input type="checkbox"/>	G. Other
<input 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 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><input type="checkbox"/> 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><input type="checkbox"/> I. Options contracts on:</p> <p><input checked="" type="checkbox"/> (1) securities</p> <p><input type="checkbox"/> (2) commodities</p> <p><input type="checkbox"/> J. Futures contracts on</p> <p><input checked="" type="checkbox"/> (1) Tangibles</p> <p><input checked="" type="checkbox"/> (2) Intangibles</p> <p><input type="checkbox"/> K. Interests in partnerships investing in:</p> <p><input checked="" type="checkbox"/> (1) Real Estate</p> <p><input checked="" type="checkbox"/> (2) Oil and Gas Interests</p> <p><input checked="" type="checkbox"/> (3) Other (explain on Schedule F)</p> <p><input 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)

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

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

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

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

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

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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 or applicant or each person with similar status or performing similar functions.

On Schedule F, give the:

<ul style="list-style-type: none"> • name • Year of birth 	<ul style="list-style-type: none"> • Formal education after high school • Business background for the proceeding five years
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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, 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:

<input checked="" type="checkbox"/> (1) Broker-dealer <input type="checkbox"/> (2) Investment company <input type="checkbox"/> (3) Other investment adviser <input type="checkbox"/> (4) Financial planning firm <input type="checkbox"/> (5) Commodity pool operator, commodity trading Adviser or futures commission merchant <input type="checkbox"/> (6) Banking or thrift institution	<input type="checkbox"/> (7) Accounting firm <input type="checkbox"/> (8) Law firm <input type="checkbox"/> (9) Insurance company or agency <input type="checkbox"/> (10) Pension consultant <input type="checkbox"/> (11) Real estate broker or dealer <input type="checkbox"/> (12) Entity that creates or packages limited partnerships
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(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.)

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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 clients
- 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?)

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 similarly termed services and impose a minimum dollar value of assets or other conditions for starting or maintaining an account? Yes No

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.

11. **Review of Accounts.** If applicant provides investment supervisory services, manages investment advisory accounts, or holds itself out as providing financial planning or 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 reviews, their titles and functions, instructions they receive from applicant on performing reviews, and number of accounts assigned each.

CLIENT ACCOUNTS ARE REVIEWED CONTINUOUSLY AS NEW INFORMATION IS RECEIVED FROM THIRD PARTY MONEY MANAGERS. NO LESS THAN QUARTERLY, EACH ACCOUNT IS REVIEWED. EACH CLIENT IS SCHEDULED WITH AN ANNUAL INTERVIEW TO REVIEW PRIOR YEARS ACTIVITIES. BILL EGGERT PERFORMS ALL REVIEWS.

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

CLIENTS RECEIVE REPORTS DIRECTLY FROM THIRD PARTY MONEY MANAGERS NO LESS THAN QUARTERLY. APPLICANT PROVIDES CONSOLIDATED INVESTMENT REPORTS TO CLIENTS ON REQUEST. REPORTS OF FINANCIAL PLANNING AND UPDATES TO SUCH PLANS ARE PROVIDED AS REQUESTED OR ANYTIME A CHANGE IS MADE.

12. Investment or Brokerage Discretion

A. Does applicant or any related person have authority to determine, without obtaining specific client consent, the:

- | | Yes | No |
|--|--------------------------|-------------------------------------|
| (1) Securities to be bought or sold? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| (2) Amount of the securities to be bought or sold? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| (3) Broker or dealer to be used? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| (4) Commission rates paid? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |

B. Does applicant or a related person suggest brokers to clients

<input checked="" type="checkbox"/>	<input type="checkbox"/>
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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 applicants 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 products and research services received.

13. Additional Compensation

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

- | | Yes | No |
|---|--------------------------|-------------------------------------|
| 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? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| B. Directly or indirectly compensates any person for client referrals | <input type="checkbox"/> | <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; 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
<input type="checkbox"/>	<input checked="" type="checkbox"/>

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Do not use this Schedule as a continuation for Form ADV Part I or any other schedules)

1. Full name of applicant as stated in Item 1A of Part I of Form ADV: EGGERT FINANCIAL MANAGEMENT, INC.		IRS Empl. Ident. No: 84-1074754																											
Item of Form (identity)	Answer																												
1 D	<p>EGGERT FINANCIAL MANAGEMENT, INC. (EFM) PROVIDES FINANCIAL PLANNING ADVICE, GENERAL INVESTMENT ADVICE AND ASSET MANAGEMENT ADVICE ON A FEE BASIS THROUGH THIRD PARTY MONEY MANAGERS.</p> <p>FINANCIAL PLANNING FEES FOR FINANCIAL PLANNING ARE BASED ON A CLIENT'S NET WORTH. AN INITIAL REVIEW OF A CLIENT'S SITUATION AND COMPLETION OF A DISCOVERY PROFILE IS A FLAT FEE OF \$500. THE FEE FOR DEVELOPMENT OF A FULL FINANCIAL PLAN AFTER COMPLETION OF THE DISCOVERY PROFILE IS .15% OF THE CLIENT'S NET WORTH WITH A MINIMUM FEE OF \$1500 IN THE FIRST YEAR. THE FEE FOR DISCOVERY PROFILE IS DUE UPON PRESENTATION OF PROFILE. THE FEE FOR FINANCIAL PLANNING SERVICES IS DUE ONE-HALF AT THE SIGNING OF THE ADVISORY AGREEMENT AND THE BALANCE UPON PRESENTATION OF THE PLAN. THE ANNUAL RETAINER TO MONITOR, MANAGE AND UPDATE THE PLAN AFTER YEAR ONE IS .10% OF THE CLIENT'S NET WORTH WITH NO MINIMUM ANNUAL FEE.</p> <p>ASSET MANAGEMENT EFM DIRECTS CLIENTS TO THIRD PARTY ASSET MANAGERS WHO IMPOSE THEIR OWN FEES FOR ASSET MANAGEMENT SERVICES. EFM RECEIVES A PORTION OF THE FEE CHARGED BY THE THIRD PARTY ASSET MANAGER AND DOES NOT CHARGE ADDITIONAL FEES. EFM ASSISTS CLIENTS IN SELECTING SUCH THIRD PARTY MANAGERS, SELECTING APPROPRIATE PORTFOLIO ALLOCATIONS, AND REVIEWING THE PERFORMANCE OF SUCH MANAGERS. EACH THIRD PARTY ASSET MANAGER HAS A SEPARATE ADVISORY AGREEMENT WITH FEES TERMINATIONS AND REFUNDS CONTAINED THEREIN.</p> <p>HOURLY ADVICE EFM PROVIDES FINANCIAL CONSULTATIONS FOR SPECIFIC PURPOSES AT THE RATE OF \$300 PER HOUR BILLED IN FIFTEEN MINUTE INCREMENTS.</p>																												
3 K	APPLICANT MAY PROVIDE ADVICE ON EQUIPMENT LEASING, RESEARCH AND DEVELOPMENT, VENTURE CAPITAL, CABLE TELEVISION, AND MORTGAGE POOL PARTNERSHIPS IN ADDITION.																												
4 C (7)	APPLICANT MAY UTILIZE ASSET ALLOCATION AS AN INVESTMENT STRATEGY.																												
5	ASSOCIATES OR CONSULTANTS FOR EFM WILL POSSESS DETAILED AND SPECIFIC KNOWLEDGE OF THE AREA IN WHICH THEY CONSULT. SUCH KNOWLEDGE CAN BE OBTAINED THROUGH EDUCATIONAL OR WORK RELATED EXPERIENCE.																												
6	<p>WILLIAM H. EGGERT DOB 9-13-1959</p> <table border="0"> <tr> <td colspan="3">EDUCATION</td> </tr> <tr> <td>UNIVERSITY OF COLORADO</td> <td>1981</td> <td>B.S. FINANCE</td> </tr> <tr> <td>COLLEGE FOR FINANCIAL PLANNING</td> <td>1986</td> <td>CFP</td> </tr> <tr> <td>NASD</td> <td></td> <td>S6, S7, S24</td> </tr> <tr> <td>LICENSED INSURANCE PRODUCER</td> <td>1982</td> <td>TEXAS, COLORADO</td> </tr> <tr> <td colspan="3">EXPERIENCE</td> </tr> <tr> <td>EGGERT FINANCIAL MANAGMENT INC</td> <td>1988 - PRESENT</td> <td>PRESIDENT</td> </tr> <tr> <td>MCL FINANCIAL GROUP INC</td> <td>2003 – PRESENT</td> <td>REGISTERED REP</td> </tr> <tr> <td>LPL FINANCIAL SERVICES INC</td> <td>1989 – 2003</td> <td>REGISTERED REP</td> </tr> </table>		EDUCATION			UNIVERSITY OF COLORADO	1981	B.S. FINANCE	COLLEGE FOR FINANCIAL PLANNING	1986	CFP	NASD		S6, S7, S24	LICENSED INSURANCE PRODUCER	1982	TEXAS, COLORADO	EXPERIENCE			EGGERT FINANCIAL MANAGMENT INC	1988 - PRESENT	PRESIDENT	MCL FINANCIAL GROUP INC	2003 – PRESENT	REGISTERED REP	LPL FINANCIAL SERVICES INC	1989 – 2003	REGISTERED REP
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7	WILLIAM EGGERT IS A REGISTERED REPRESENTATIVE OF MCL FINANCIAL GROUP INC AND IN THAT CAPACITY MAY OFFER FINANCIAL PRODUCTS, INCLUDING SECURITIES AND INSURANCE FOR WHICH HE IS COMPENSATED WITH A COMMISSION AND MAY CREATE A CONFLICT OF INTEREST. CLIENTS ARE NOT OBLIGATED TO BUY ANY PRODUCTS FROM MR. EGGERT.																												
8 C (1)	WILLIAM EGGERT IS A REGISTERED REPRESENTATIVE OF MCL FINANCIAL GROUP INC AND IN THAT CAPACITY MAY OFFER FINANCIAL PRODUCTS, INCLUDING SECURITIES AND INSURANCE FOR WHICH HE IS COMPENSATED WITH A COMMISSION AND MAY CREATE A CONFLICT OF INTEREST. CLIENTS ARE NOT OBLIGATED TO BUY ANY PRODUCTS FROM MR. EGGERT.																												
9 B	WILLIAM EGGERT IS A REGISTERED REPRESENTATIVE OF MCL FINANCIAL GROUP INC. AND ON THOSE OCASSIONS WHEN HE BUYS OR SELLS A SECURITY FOR A CLIENT, HE WILL BE PAID A COMMISSION IN ADDITION TO ANY FEE THE CLIENT MAY BE PAYING TO APPLICANT.																												

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9 E	WILLIAM EGGERT MAY PURCHASE OR SELL THE SAME SECURITIES PURCHASED OR SOLD FOR CLIENTS FOR HIS PERSONAL ACCOUNT. ALL PURCHASES ARE BASED ON THE SAME INFORMATION AVAILABLE TO CLIENTS. MR EGGERT IS REQUIRED TO COMPLY WITH SEC AND NASD RULES GOVERNING PURCHASES BY ADVISER AND REGISTERED REPRESENTATIVES. IN ADDITION, MR EGGERT SUBSCRIBES TO THE CODE OF ETHICS ESTABLISHED BY THE CFP BOARD OF STANDARDS FOR CERTIFIED FINANCIAL PLANNERS. A COPY OF THE CODE IS AVAILABLE ON REQUEST.
10	EFM IMPOSES A MINIMUM FEE FOR THE DISCOVERY PROFILE IN PERFORMING FINANCIAL PLANNING SERVICES FOR CLIENTS. THIRD PARTY ASSET MANAGERS MAY IMPOSE A MINIMUM AMOUNT OF PRINCIPAL INVESTMENT TO OPEN AN ACCOUNT. CODE OF ETHICS EFM SUBSCRIBES TO A STRICT CODE OF ETHICS THAT REQUIRES THE CLIENTS INTEREST BE PLACED FIRST IN ALL TRANSACTIONS AND SERVICES. CLIENTS MAY RECEIVE A COPY OF THE EFM CODE OF ETHICS UPON REQUEST.
12	WILLIAM EGGERT IS A REGISTERED REPRESENTATIVE OF MCL FINANCIAL GROUP INC AND IN THAT CAPACITY MAY OFFER FINANCIAL PRODUCTS, INCLUDING SECURITIES AND INSURANCE FOR WHICH HE IS COMPENSATED WITH A COMMISSION AND MAY CREATE A CONFLICT OF INTEREST. CLIENTS ARE NOT OBLIGATED TO BUY ANY PRODUCTS FROM MR. EGGERT.