

FORM ADV

Uniform Application for Investment Adviser Registration

Part II - Page 1

OMB APPROVAL	
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Name of Investment Adviser: Chartered Financial Services, Inc.				
Address: (Number and Street)	(City)	(State)	(Zip Code)	Area Code: Telephone Number:
3500 Lenox Rd. Suite 1500	Atlanta	GA	30326	(404) 419-2220

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.

Applicant: Chartered Financial Services, Inc.	SEC File Number: 801-	Date: 11/07/2008
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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 | 50% |
| <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 | 50% |
| <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 that the percentages are estimates.)

- B. Does applicant call any of the services it checked above financial planning or some similar term?
- | | | |
|--|---|-----------------------------|
| | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
|--|---|-----------------------------|

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 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 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 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 (describe on Schedule F) |
| <input checked="" type="checkbox"/> | D. Pension and profit sharing plans | | |

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

- | | |
|---|--|
| <input checked="" type="checkbox"/> A. Equity securities
<input checked="" type="checkbox"/> (1) exchange-listed securities
<input checked="" type="checkbox"/> (2) securities traded over-the-counter
<input checked="" type="checkbox"/> (3) foreign issues

<input checked="" type="checkbox"/> B. Warrants

<input checked="" type="checkbox"/> C. Corporate debt securities
(other than commercial paper)

<input type="checkbox"/> D. Commercial paper

<input checked="" type="checkbox"/> E. Certificates of deposit

<input checked="" type="checkbox"/> F. Municipal securities

G. Investment company securities:
<input checked="" type="checkbox"/> (1) variable life insurance
<input checked="" type="checkbox"/> (2) variable annuities
<input checked="" type="checkbox"/> (3) mutual fund shares | <input checked="" type="checkbox"/> H. United States government securities

I. Options contracts on:
<input checked="" type="checkbox"/> (1) securities
<input checked="" type="checkbox"/> (2) commodities

J. Futures contracts on:
<input checked="" type="checkbox"/> (1) tangibles
<input checked="" type="checkbox"/> (2) intangibles

K. Interests in partnerships investing in:
<input checked="" type="checkbox"/> (1) real estate
<input checked="" type="checkbox"/> (2) oil and gas interests
<input checked="" type="checkbox"/> (3) other (explain on Schedule F)

<input checked="" type="checkbox"/> L. Other (explain on Schedule F) |
|---|--|

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

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

- | | |
|---|--|
| (1) <input checked="" 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 checked="" 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 checked="" 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 checked="" type="checkbox"/> Other (explain on Schedule F) |

C. The investment strategies used to implement any investment advice given 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 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 of applicant or each person with similar status or performing similar functions.

On Schedule F, give the:

- | | |
|-----------------|--|
| • name | • formal education after high school |
| • year of birth | • 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:

<input checked="" type="checkbox"/> (1) broker-dealer	<input type="checkbox"/> (7) accounting firm
<input type="checkbox"/> (2) investment company	<input type="checkbox"/> (8) law firm
<input type="checkbox"/> (3) other investment adviser	<input checked="" type="checkbox"/> (9) insurance company or agency
<input type="checkbox"/> (4) financial planning firm	<input checked="" type="checkbox"/> (10) pension consultant
<input type="checkbox"/> (5) commodity pool operator, commodity trading adviser or futures commission merchant	<input type="checkbox"/> (11) real estate broker or dealer
<input type="checkbox"/> (6) banking or thrift institution	<input type="checkbox"/> (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.)

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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 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.

Officer of Chartered Financial Services, Inc. (herein referred to as the "Company") will provide annual reviews of all accounts. However, should a client's financial, marital employment , investment objectives or other significant area undergo change, more frequent reviews may be necessary for which a client may be charged an additional fee. Changes in investment market conditions may create an environment in which accounts may be reviewed more frequently. A review schedule for each client will be determined at account inception. Reviews will evaluate investment performance, investment asset allocation, changes in client's material situation, trends in investment markets, and strategies for the upcoming period of time. The accounts will be reviewed by Frederick G. Ravid, Chartered Financial Consultant, President of the Company. Instructions pertaining to the performance of reviews will be maintained in client's file and be oriented towards client circumstances. All accounts are assigned to Frederick G. Ravid, President, who may be assisted by an Investment Advisor Associate(s) who may be a part of the client service team serving a particular client.

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

In supplement to periodic reports from institutional custodians of client accounts, which may generate position reports on a monthly basis, reports to clients will be furnished at least on an annual basis where securities portfolios remain under review. However they will be provided more frequently, should need arise subject to market volatility, change of client investment objectives, client circumstances, or special request.

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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 products 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
- Yes No
- Has applicant provided a Schedule G balance sheet?

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

Applicant: Chartered Financial Services, Inc.	SEC File Number: 801-	Date: 11/07/2008
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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: Chartered Financial Services, Inc.	IRS Empl. Ident. No.: 58-2116742
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Item of Form (identify)	Answer
1 (A3)	<p>Advisory Services & Fees</p> <p>Officer of the Company will provide Financial Planning services, which may include comprehensive Financial Planning, existing or prospective investment Portfolio Review accompanied by recommendations for changes, Retirement Security Analysis, Lifetime Cash Flow Analysis, Tuition Planning support, Estate Planning & Review of Existing Estate Plans, Succession Planning, and a range of services appropriate to Clients.</p> <p>These services are offered on a fee basis under a policy of up-front disclosure of all services and expected costs and a letter of engagement signed by Client initiates services. Payment in advance is not accepted for any services, and fee payments are billed upon completion of assigned tasks.</p> <p>Where Portfolio Review is required, investments under consideration typically are limited to listed securities, or other investment positions held by client.</p> <p>Sources of information used by the Company include Research obtained from publicly available sources, and include <i>Fundamental</i>, <i>Technical Analysis</i>, and the Company's proprietary <i>Long-Term Price Cycle</i> forms of analysis.</p> <p>Where investment accounts are related to Financial Planning services, these accounts will be offered through Harbor Financial Services, LLC, member, FINRA/SPIC (HFS), and held in custody (Custodial Firm) at Raymond James & Associates, Inc, member FINRA/SIPC (RJA). These accounts may be standard retail brokerage or custodial retirement accounts compensated under HFS/RJA commission schedules, or fee based accounts provided under RJA Registered Investment Advisor resources.</p> <p>In addition to periodic statements of account that may be provided by the Custodial Firm, Company will provide periodic written reports including account summaries, charts, graphs and other materials for client information purposes where applicable.</p> <p>Where a client has issued a letter of engagement, should client desire to terminate the engagement, client should provide a written request indicating their intentions. In this instance no refunds will be payable, and client will be obligated to pay pro-rata for the portion of the service completed or time allocated to the assignment.</p>

1 (A7)	<p>Advisory Services & Fees</p> <p>Officer of the Company will provide non-securities related advice to clients of the types identified in Section 1 (A3) above who need "pure" Financial Planning support in order to develop strategies and tactics in key areas of Comprehensive Financial Planning such as Retirement, Estate, Tax, Savings, Risk Management, and Education Funding.</p> <p>In these cases, Officer of the Company will conduct a comprehensive review of client circumstances and make recommendations based on client objectives, regarding appropriate course of action and potential alternatives.</p> <p>Under Risk Management Review, Officer of the company or IAR as general agent or agent of the following insurance companies, or others, if deemed to be in the best interest of the client, will most</p>
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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: Chartered Financial Services, Inc.	SEC File Number: 801-	Date: 11/07/2008
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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: Chartered Financial Services, Inc.	IRS Empl. Ident. No.: 58-2116742
Item of Form (identify)	Answer
	<p>likely make recommendations for insurance or annuity products as needed. The insurance companies will compensate officer of the Company and/or Investment Advisor Representative (IAR) for such products. Insurance companies identified above alphabetically include Aetna, Allianz Life, American International Group, Assurant (Time Insurance Co.) First Colony, Fortis, General American, Golden Rule, Guardian, ING, Humana, ITT Hartford Life, Metropolitan, National Life of Vermont, Nationwide, New England, Ohio National, Pacific Life, Principal Mutual Life, & Prudential American Skandia.</p> <p>Officer of the Company, or IAR on an as-needed basis may refer clients to other professionals, including CPAs, Attorneys, and other professionals. For such services as may include wills, trusts, tax advice, business agreements, retirement plans, partnerships, and other instruments of personal or corporate planning. Officer of the Company and/or IAR may prepare financial analysis and make recommendations as appropriate on an hourly-fee or project fee basis under prior written agreement with client, based on fees shown in 1(C2).</p> <p>Officer of the Company is a FINRA Registered Principal, and IAR is a FINRA Registered Representative of HFS. In this capacity, Officer of the Company and/or IAR will most likely provide clients with specific recommendations and potentially recommend transfer of subject accounts to HFS and its clearing firm RJA where suitable.</p> <p>Officer of the Company and/or IAR may also make recommendations where suitable of Precious Metals, Real Estate, Commodities, or other direct investments, but Company policy limits compensation for this advice to hourly-fee remuneration and forbids any Officer or Representative from being compensated for the sale of such investments.</p>
1(C2)	<p>Fees</p> <p>Officer of the Company or IAR will provide financial consultation at a fee of \$150 per hour or upon a previously agreed-upon fee basis.</p> <p>On an as-needed basis where client's circumstances warrant, fee schedule may be reduced or waived. Such waiver of fee shall be at sole discretion of the Officer of the Company or IAR.</p>
1C3)	<p>Fixed Fees</p> <p>Fixed Fees may be charged in situations where complex and detailed analysis and extensive services are warranted to meet client requirements. These fees will be agreed upon in advance in writing under a Letter of Engagement, with specific details showing the nature and extent of services to be provided. A \$500 fixed fee is charged for Lifetime Cash Flow Analysis.</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: Chartered Financial Services, Inc.	SEC File Number: 801-	Date: 11/07/2008
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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: Chartered Financial Services, Inc.		IRS Empl. Ident. No.: 58-2116742
Item of Form (identify)	Answer	
2(G)	Types of Clients Company serves individuals, high net worth clients, multi-party groups such as Families, Estates, closely-held Corporations, Pension / Profit Sharing plans & trusts, and others who may need any of the services or in combination, Family office or Financial and Strategic Coordination services in order to meet their objectives.	
3(K3)	Types of Investments In addition to those listed in this section, Officer of the Company and/or IAR may provide advice on interests in Partnerships involving equipment leasing or other partnership interests as may be held in existing client investment portfolios.	
3(L)	Green (Environmentally Effective) Blue (Ethical) and Socially Responsible Investing Chartered Financial Services, Inc. is an Investment Advisor that supports investors who desire to make an environmental and social difference with their equity. To do this, subject to client's objectives, risk tolerance and other material factors, we recommend investment in listed securities issued by companies that engage in business practices that are generally regarded as environmentally and socially sustainable for the long term, and who are seeking to practice openness as corporate citizens. It is for this reason that the Company uses agricultural images, and the terms "Invest in Life" – images that connote the slow natural growth process that is found in the natural world itself.	
4(B8)	Sources of Information In addition to sources of information listed in this section, Officer of the Company and/or IAR may utilize as sources of information, written, verbal or electronic reports of economists, institutional or mutual fund portfolio managers, financial analysts, financial management consultants, specialists in system trading, and other Registered Investment Advisors.	
5	Educational and Business Standards Educational Standards of the Company require that all personnel involved in determining or providing investment advice to clients shall have appropriate educational and/or professional experience, and/or professional credentials or licenses and be able to demonstrate a suitable level of understanding of issues as relevant to their responsibilities. Personnel are encouraged to be members of appropriate professional organizations and to participate in local chapter functions.	
6	Educational and Business Background	
	Personal Background	
	Frederick G. Ravid, Born 1954, US Citizen	

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: Chartered Financial Services, Inc.	SEC File Number: 801-	Date: 11/07/2008
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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: Chartered Financial Services, Inc.	IRS Empl. Ident. No.: 58-2116742
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Item of Form (identify)	Answer
	<p>Education: BA Theology, 1976 CSB College Chartered Life Underwriter, 1992 The American College, Bryn Mawr, PA Chartered Financial Consultant 1993 The American College Accounting – Georgia State University English – University of Chicago Music (Classical Piano & Composition) American Conservatory of Music (Chicago)</p> <p>Business Background, Previous 5 years</p> <p>12/2007-Date FINRA Registered Principal, Branch Manager, Officer with Supervisory Jurisdiction Harbor Financial Services, LLC (HFS)</p> <p>9/2002-12/2007 FINRA Registered Principal Raymond James Financial Services, Inc. (RJFS)</p> <p>6/1994 to Date President, Chartered Financial Services, Inc., a Registered Investment Advisor</p> <p>9/98 to 9/2002 FINRA General Securities Principal, Branch Manager, Officer with Supervisory Jurisdiction FSC Securities Corporation, Atlanta, GA</p>
7(A-B)	<p>Other Business Activities</p> <p>Beyond the role of providing advice limited to investment planning, Officer of the Company is active in providing estate planning, tax planning and employee benefits consultation services to clients.</p> <p>Officer of the Company, and/or IAR, in addition to the sale of investment products or services to clients, offers employee benefits plans, insurance products, tax advice, estate and retirement planning, financial planning, and routine financial consultations.</p>
8 C	<p>Other Financial Industry Activities or Affiliations</p> <p>(1) The Officer of the Company is a FINRA Registered Principal and the IAR is a FINRA Registered Representative of Harbor Financial Services, Inc. (HFS) Member FINRA/SIPC, and may receive commissions for Securities transactions.</p> <p>(9) The Officer of the Company is and IARs may be General Agent or Agent of various insurance Companies as listed above in Section 1, A(7).</p> <p>(10) The Officer of the Company and/or IAR on an as-needed basis will recommend use of pension consultants, administrators, and/or record keepers which are suitably oriented to meet the needs of client pension and profit sharing plans. These may include public accounting firms, trust</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: Chartered Financial Services, Inc.	SEC File Number: 801-	Date: 11/07/2008
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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: Chartered Financial Services, Inc.		IRS Empl. Ident. No.: 58-2116742
Item of Form (identify)	Answer	
	companies, insurance companies, or other third-party administrators who offer services compatible with Plan objectives.	
9(B)	<p>Participation or Interest in Client Transactions</p> <p>Officer of the Company and/or IAR effects securities transactions for compensation as a broker, per role as Registered Principal or Registered Representative of RJFS. Said compensation may be waived under Fee-Based account agreements.</p> <p>Officer of the Company and IARs are licensed as registered representatives to sell securities through HFS a securities broker/dealer, Member FINRA and SIPC. In this capacity IARs may be involved in the sale of securities of various types, including but not limited to stocks, bonds, and mutual funds and receive commissions for those transactions. In addition they are involved in the sale of various actuarial or insurance products. The time spent in such capacities varies from individual to individual.</p>	
9(E)	<p>Officer of the Company and/or IAR may hold positions in securities recommended as client holdings. Where portfolio block trading for all clients with a particular position including Company employees is NOT utilized, the company policy is to execute client transactions in advance of employee transactions. The opposite strategy holds true in the case of short positions. These strategies are implemented to be consistent with FINRA Rules of Fair Practice. These procedures are in compliance with the Insider Trading and Securities Fraud Enforcement Act of 1988.</p>	
10	<p>Under normal circumstances, the Company will not accept accounts in the amount of less than \$250,000. This arrangement may be waived in the Company's sole discretion.</p> <p>As an additional condition of accepting accounts, the Company Policy requires evaluations related risk tolerance and long-term cash flow projections related to individual or family client security prior to accepting accounts. These evaluations may be provided on a nominal fee basis.</p> <p>The Company Policy further seeks to retain and develop relationships with Clients who are seeking a personalized service rather than a commodity-based approach to investment advisory services, and as such, may occasionally ask clients to seek other advisors who may be more suitable.</p>	
12(B)	<p>Applicant or IAR is a Registered Representative of HFS as disclosed under 8C(1). Clients are under no obligation to purchase or sell securities through HFS, however, Applicant and IAR exclusively offer securities through HFS and is restricted under FINRA Conduct Rule 3040 against conducting business transactions away from HFS. If clients choose to implement a plan for which fees are charged, commissions may separately be earned in addition to any fees paid for advisory services subject to prior disclosure.</p> <p>HFS and its clearing firm RJA serve Applicant with valuable research, account custody, trading, computerized information systems, reporting, analysis, consultation for the benefit of the Company's client's objectives, and compliance support services. Notably, RJA research is only one of a variety</p>	

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

Applicant: Chartered Financial Services, Inc.	SEC File Number: 801-	Date: 11/07/2008
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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: Chartered Financial Services, Inc.	IRS Empl. Ident. No.: 58-2116742
Item of Form (identify)	Answer
	<p>of sources of information the Company uses in serving clients. Commissions at HFS and its clearing firm RJA may be higher or lower than at other Broker/Dealers, but in the Applicant's view, these commissions are generally comparable to those charged by firms in a very competitive environment in which similar commitments and available resources are widely available. Applicant pays fixed monthly service fees to HFS rather than a percentage of Dealer Concessions for the benefit of HFS services, and fees charged to Company's clients are not related to costs of doing business with HFS.</p> <p>Under the rules and regulations of the FINRA, HFS has the obligation to perform certain supervisory functions regarding certain aspects of the advisory activities of Advisory Representatives who are also Registered Representatives of HFS. Registered Representatives may be Restricted to only offering those products and service that have been reviewed and approved for offering to the public.</p>
13(A)	<p>Additional Compensation</p> <p>Officer of the Company or IAR may receive Commissions from HFS for Securities transactions as Registered Principal or Registered Representative as well as 12b-1 service fees from certain mutual funds.</p> <p>Additionally, from time to time, Company may receive compensation in the form of reimbursement against marketing costs incurred in the effort to develop new relationships. This compensation may be paid by institutions such as money managers, mutual funds, insurance/annuity companies, or limited partnerships.</p> <p>If clients act upon IAR advice and choose to use one of Applicant's affiliates as a money manager, custodian, or insurer, application may receive compensation in the form of commissions from the affiliate. If a client chooses to use an IAR in his individual capacity as an insurance agent, the individual IAR will receive a commission. Additionally, if a client purchases a mutual fund containing a 12b-1 fee, the advisor and representative may receive such fee.</p> <p>Since advisor neutrality, client objectives and suitability govern the Company's investment selection process, receipt of this compensation does not mean business will be given to a particular sponsor.</p>
Privacy Policy	Client information remains confidential and cannot be revealed to any outside party without written consent except as required by legal or regulatory authorities.

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