

**BSchedule F of  
Form ADV**

**Continuation Sheet for Form ADV Part II**

Applicant: <b>Buck Financial Advisors, LLC</b>	SEC File Number: <b>801- NA</b>	Date: <b>3/19/2006</b>
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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: <b>Buck Financial Advisors, LLC</b>	IRS Empl. Ident. No.: <b>478-60-7397</b>
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Item of Form (identify)	Answer
1.A (3) (7) (9)	<p>The following provides details regarding questions in the accompanying Form ADV Part II, pages 1-6.</p> <p><b><u>Advisory Services and Fees</u></b></p> <p>Buck Financial Advisors, LLC provides fee-only, hourly, as-needed Financial Planning and Investment Advisory Services to individuals and families from all walks of life. These services may be general in nature or focused on particular areas of interest or need, depending upon each Client's unique circumstances.</p> <p>The primary function of Buck Financial Advisors, LLC is providing financial planning services to individuals. Advice is rendered in the areas of cash flow and debt management, risk management, college funding, retirement planning, estate planning, tax planning, asset allocation and investment selection. The Advisor employs fundamental, long-term financial planning and investment strategies.</p> <p>The Advisor first conducts an initial interview and gathers data to assist Client in determining specific needs, goals, objectives and tolerance for risk. Advisor then prepares analyses of the current financial situation and possible future scenarios, when appropriate. Next, the Advisor presents the analysis and a written summary of the significant observations, assumptions and recommendations over each area that the Advisor was engaged to provide advice. Upon the completion of this presentation the engagement is concluded. Clients may re-engage Buck Financial Advisors, LLC as needed. Periodic financial check-ups are recommended and it is the Client's responsibility to initiate this review.</p> <p>Buck Financial Advisors, LLC may also conduct group educational workshops on financial planning topics such as, "Maximizing Your Employee Benefits", "Retirement Savings Strategies", "Millionaires in the Making", "Asset Allocation and Portfolio Risk", and "Couples and Money". Buck Financial Advisors, LLC may impose a fee for educational workshops. Generally, the employer, civic or non-profit group sponsoring the workshop pay any fees charged by Buck Financial Advisors, LLC. In the event there is a charge to workshop attendees, the fee will be published on the workshop announcement or invitation.</p> <p>Percentage used as estimated based on the business model.</p>
1. C(2)	<p>Fees for financial planning and investment advisory services are \$210 per hour, and may be negotiable depending on the complexity of the case and the staff assistance needed providing the services. The Advisor charges fees based on an hourly, fee-only basis. No performance related or asset management fees are charged. Hourly fees are billed in six (6) minute increments. Projects spanning more than three months will be billed quarterly. Fees are not collected for services to be provided more than 6 months in advance. Buck Financial Advisors, LLC does not and will not have custody of Client funds or securities.</p> <p>Buck Financial Advisors, LLC requires a deposit for initial engagements in the amount of</p>

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	<p>the lesser of \$500 or ½ of the lower end of the estimated fee range. The balance of fees due are payable immediately upon presentation of the plan or advice to Client. Services to be provided and the anticipated fee range are detailed in the written Service Agreement.</p> <p>Either party may terminate an engagement upon written notice within 5 days of signing the Service Agreement, at which time no fees would be due. Should Client terminate the engagement after this date, Client is responsible and will be invoiced for any time charges incurred by Advisor in the preparation of their Plan.</p> <p>Fees paid to Buck Financial Advisors, 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 are provided in each mutual fund prospectus. Clients are encouraged to read the prospectus before investing. 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. Buck Financial Advisors, LLC does not receive any portion of these other fees. The only compensation received by Buck Financial Advisors, LLC is the hourly fees paid directly by Client.</p>
3. K, L	<p><b><u>Types of Investments</u></b></p> <p>The Advisor may offer advice on partnerships investing in managed futures, equipment leasing and cable television, among others. Advice on direct ownership and private placements may also be rendered.</p>
4. A, B, & C	<p><b><u>Method of Analysis and Investment Strategies</u></b></p> <p>If Advisor is engaged to provide investment advice, Client's current financial situation, needs, goals, objectives and tolerance for risk are first evaluated. Asset allocation and investment policy decisions are then made to, in Advisor's best judgment, help Client achieve their overall financial objectives while minimizing risk exposure. Asset allocation is a key component of investment portfolio design. Advisor believes that the appropriate allocation of assets across diverse investment categories (stock vs. bond, foreign vs. domestic, large cap vs. small cap, high quality vs. high yield, etc.) is the primary determinant of portfolio returns and critical in the long-term success of one's financial objectives.</p> <p>Advisor employs fundamental, long-term, buy-and-hold philosophies and approaches in their investment selection and implementation strategies. Recommendations provided are based on publicly available reports, analysis, research materials, computerized asset allocation models, and various subscription services. In limited circumstances, Advisor may provide advice to Clients interested in trading securities.</p>

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5.	Buck Financial Advisors, LLC employees who render investment advice to Clients must have a college degree, relevant financial planning and / or investment advisory experience and be pursuing a Certified Financial Planner (CFP)™ practitioner in good standing with the Certified Financial Planners Board of Standards or be pursuing certification.
6.	<p><b><u>Education and Business Background</u></b></p> <p><b>Name:</b> Charles P. Buck, CFP®</p> <p><b>Year of Birth:</b> 1947</p> <p><b>Education:</b> Certified Financial Planner (CFP®) (2003) Iowa State University B.S.I.E. (1969) Mankato State University (1971-1972) South Dakota Sate University (1972)</p> <p><b>Experience:</b> Charles Buck, Woodbury, MN (most recent 10 years) Trustee and Advisor to Private Trusts Financial planning, debt reduction, and establish savings plan. 1/1990 – present</p> <p>3M Company, St. Paul, MN Various Positions, Cost analysis, Supervisory 6/1969 – 3/1/2006</p>
7.	<p><b><u>Other Business Activities</u></b></p> <p>Charles P. Buck, sole owner of Buck Financial Advisors, LLC currently</p>
8.C (3)	Charles P. Buck, sole owner of Buck Financial Advisors, LLC currently serves as an adjunct instructor in a CFP board certified Financial Planning Certificate Program sponsored by Minnesota State University, Mankato. He may from time to time participate in other sponsored programs.
9.E	<p><b><u>Affiliations</u></b></p> <p>Buck Financial Advisors, LLC may provide referrals to other Investment Advisory firms as a service to Clients. Buck Financial Advisors, LLC does not have agreements with or receive referral fees from any other Advisors.</p>

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12. B	<p><b><u>Participation or Interest in Client Transactions</u></b></p> <p>At times employees and other related parties to Advisor may hold positions in securities that may also be recommended to Clients. However, at no time will Advisor or any related party receive preferential treatment over Clients.</p> <p>Advisor enforces the applicable rules of the Investment Advisors Act of 1940, including the prohibition against insider trading. Advisor maintains the required personal securities transaction records for all employees.</p>
13.A	<p><b><u>Brokerage Recommendations</u></b></p> <p>Buck Financial Advisors, LLC is not associated with any broker/dealer firm. The Advisor may recommend the services of discount brokers such as Charles Schwab, Vanguard, TD Waterhouse or Fidelity. Discount broker recommendations are based on individual Client needs, total costs and ease of use for Clients.</p> <p><b><u>Additional Compensation</u></b></p> <p>All compensation paid to Buck Financial Advisors, LLC is paid directly by Client.</p> <p>Advisor may receive non-cash benefits from discount brokers recommended to Clients. These benefits include electronic client statements and discounts on investment research, educational materials and software. It is the Advisor's policy to restrict non-cash (soft dollar) compensation to products and services that directly enhance their ability to render quality advice to Clients.</p> <p>Advisor may partnership with other RIA financial planning firms, discount brokers, mutual funds companies and other financial institutions to sponsor public education seminars. All financial educational seminars are provided to the public at no cost and do not involve the selling of any investment products, but are purely educational. Any cash benefits received from sponsorship partners is used to off-set the expenses associated with bringing the financial education seminars to the public. Such expenses would include ads in local newspapers, conference room rentals, seminar material, etc. All sponsors share in expenses. All financial educational seminars presented to the general public are non-profit in nature.</p>
Page 6 of 6  Privacy Statement	All non-public, personal Information exchanged between Client and Advisor shall be treated as confidential and shall not be disclosed to third parties, except as expressly requested by Client, or as required by law.

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