

Uniform Application for Investment Adviser Registration

OMB APPROVAL	
OMB Number:	3235-0049
Expires:	November 30, 2005
Estimated average burden hours per response . . . . .	9.402

Name of Investment Adviser: <b>Smart401k, LLC</b>				
Address: (Number and Street)	(City)	(State)	(Zip Code)	Area Code: Telephone number:
<b>7501 College Blvd. STE 125</b>	<b>Overland Park</b>	<b>KS</b>	<b>66210</b>	<b>(877) 627-8401</b>

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.

Table of Contents

<u>Item Number</u>	<u>Item</u>	<u>Page</u>
1	Advisory Services and Fees . . . . .	2
2	Types of Clients . . . . .	2
3	Types of Investments . . . . .	3
4	Methods of Analysis, Sources of Information and Investment Strategies . . . . .	3
5	Education and Business Standards . . . . .	4
6	Education and Business Background . . . . .	4
7	Other Business Activities . . . . .	4
8	Other Financial Industry Activities or Affiliations . . . . .	4
9	Participation or Interest in Client Transactions . . . . .	5
10	Conditions for Managing Accounts . . . . .	5
11	Review of Accounts . . . . .	5
12	Investment or Brokerage Discretion . . . . .	6
13	Additional Compensation . . . . .	6
14	Balance Sheet . . . . .	6
	Continuation Sheet . . . . .	Schedule F
	Balance Sheet, if required . . . . .	Schedule G

(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.

<p>1. <b>A. Advisory Services and Fees.</b> (check the applicable boxes)</p> <p>Applicant:</p> <p><input type="checkbox"/> (1) Provides investment supervisory services . . . . .</p> <p><input type="checkbox"/> (2) Manages investment advisory accounts not involving investment supervisory services . . . . .</p> <p><input type="checkbox"/> (3) Furnishes investment advice through consultations not included in either service described above . . . . .</p> <p><input type="checkbox"/> (4) Issues periodicals about securities by subscription . . . . .</p> <p><input type="checkbox"/> (5) Issues special reports about securities not included in any service described above . . . . .</p> <p><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 . . . . .</p> <p><input type="checkbox"/> (7) On more than an occasional basis, furnishes advice to clients on matters not involving securities . . . . .</p> <p><input type="checkbox"/> (8) Provides a timing service . . . . .</p> <p><input checked="" type="checkbox"/> (9) Furnishes advice about securities in any manner not described above . . . . .</p>	<p>For each type of service provided, state the approximate % of total advisory billings from that service. (See instructions below.)</p> <p style="text-align: right;">_____ %</p> <p style="text-align: right;">_____ %</p> <p style="text-align: right;">_____ %</p> <p style="text-align: right;">_____ %</p> <p style="text-align: right;">_____ %</p> <p style="text-align: right;">_____ %</p> <p style="text-align: right;">_____ %</p> <p style="text-align: right;">_____ %</p> <p style="text-align: right;"><b>100 %</b></p>
--	--

(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  No

- 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 type="checkbox"/> E. Trusts, estates, or charitable organizations                    |
| <input type="checkbox"/> B. Banks or thrift institutions     | <input 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 type="checkbox"/> D. Pension and profit sharing plans |   |

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

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

- |                                     |  |                                     |  |
|-------------------------------------|--|-------------------------------------|--|
| <input type="checkbox"/>            | A. Equity securities                                       | <input type="checkbox"/>            | H. United States government securities     |
| <input checked="" type="checkbox"/> | (1) exchange-listed securities                             | <input type="checkbox"/>            | I. Options contracts on:                   |
| <input checked="" type="checkbox"/> | (2) securities traded over-the-counter                     | <input type="checkbox"/>            | (1) securities                             |
| <input type="checkbox"/>            | (3) foreign issuers  | <input type="checkbox"/>            | (2) commodities                            |
| <input type="checkbox"/>            | B. Warrants  | <input type="checkbox"/>            | J. Futures contracts on:                   |
| <input type="checkbox"/>            | C. Corporate debt securities (other than commercial paper) | <input type="checkbox"/>            | (1) tangibles                              |
| <input type="checkbox"/>            | D. Commercial paper  | <input type="checkbox"/>            | (2) intangibles                            |
| <input type="checkbox"/>            | E. Certificates of deposit                                 | <input type="checkbox"/>            | K. Interests in partnerships investing in: |
| <input type="checkbox"/>            | F. Municipal securities                                    | <input type="checkbox"/>            | (1) real estate                            |
| <input type="checkbox"/>            | G. Investment company securities:                          | <input type="checkbox"/>            | (2) oil and gas interests                  |
| <input type="checkbox"/>            | (1) variable life insurance                                | <input type="checkbox"/>            | (3) other (explain on Schedule F)          |
| <input type="checkbox"/>            | (2) variable annuities                                     | <input checked="" type="checkbox"/> | L. Other (explain on Schedule F)           |
| <input checked="" type="checkbox"/> | (3) mutual fund shares                                     |                                     |  |

**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 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 checked="" type="checkbox"/> | Company press releases  |
| (4) <input checked="" 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<br>(securities held at least a year) | (5) <input type="checkbox"/> | Margin transactions  |
| (2) <input checked="" type="checkbox"/> | Short term purchases<br>(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 type="checkbox"/> | Other (explain on Schedule F)  |
| (4) <input type="checkbox"/>            | Short sales  |                              |  |

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

**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 type="checkbox"/> (1) broker-dealer	<input type="checkbox"/> (7) accounting firm
<input type="checkbox"/> (2) investment company	<input type="checkbox"/> (8) law firm
<input checked="" type="checkbox"/> (3) other investment adviser	<input type="checkbox"/> (9) insurance company or agency
<input type="checkbox"/> (4) financial planning firm	<input type="checkbox"/> (10) pension consultant
<input type="checkbox"/> (5) commodity pool operator, commodity trading advisor 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 in 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.)

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

**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.)

- 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.

**Smart401k offers customized investment recommendations via the internet to retirement plan participants. Smart401k does not review or monitor the participant's actual company 401(k) accounts. The Smart401k accounts are self directed and available for review by the participant via the internet. Smart401k asks that participants review their accounts quarterly to address and review their asset allocation through the Smart401k website. It is the sole responsibility of the participant to update their accounts and address any personal circumstances that may have changed.**

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

**Clients are permitted to access the Smart401k website at any time to review their investment profile and the recommendations that are provided by Smart401k. Smart401k does not provide reports to clients other than through the clients interaction with the website. Clients are directed and encouraged to visit the Smart401k website if they have any changes in their circumstances or retirement plan investments.**

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

**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"/> |
|  | Yes                      | No                                  |
| (2) amount of the securities to be bought or sold? ..... | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
|  | Yes                      | No                                  |
| (3) broker or dealer to be used? .....                   | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
|  | Yes                      | No                                  |
| (4) commission rates paid? .....                         | <input type="checkbox"/> | <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 product 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 checked="" type="checkbox"/> | No <input 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 repayment 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

**Answer all items. 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: Smart401k, LLC	SEC File Number: 801- 62494	Date: 5/18/2006
---------------------------	--------------------------------	--------------------

(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>Smart401k, LLC</b>	IRS Empl. Ident. No.: <b>20-0193857</b>
--	--

Item of Form (identify)	Answer
----------------------------	--------

1.D	<p>Smart401k, LLC (“Smart401k” or the “Firm”) provides non-discretionary investment advice to its clients exclusively in regard to the client’s investments in company-sponsored 401(k) plans. Smart401k offers its clients the ability to input information as to the client’s retirement investments, time horizon, risk tolerance and investment goals into questionnaires located on our proprietary website. Clients may also be required in certain instances to supply information regarding the investment options that are available through the company-sponsored retirement plans in which the client participates. Based on the information supplied by the client, the Firm provides investment guidance to the client as to our recommendations as to the appropriate investments for that client in light of the client’s stated objectives and investment options. The recommendations include specific funds and the dollar amount to be allocated to each fund. In addition, clients are provided an action plan which contains specific instructions as to implementing – if the client so chooses – the elements of the action plan. The investment advice provided to a client is based on the information supplied by the client and the market and economic conditions prevailing (or reasonably believed to occur) at the specific time that the investment advice is provided to the client. The Smart401k website also offers links to interactive retirement planning tools and recommended sites for further investment and retirement education.</p> <p>We base our research tools and methodology principally on Modern Portfolio Theory and The Efficient Frontier. Generally, these methods of analysis are based on the contraction of a well-diversified portfolio of investments as the avenue to achieve satisfactory long-term growth, consistent with the risk level of the market participant. We typically seek to avoid what we perceive to be riskier investments, with a view toward capital preservation. As noted above, however, we do not make any investment decisions and have no discretion or control over client funds or securities.</p> <p>Clients are permitted to contact us directly by email or fax to obtain clarification of the guidance supplied through the Firm’s interactive website or in the event that they have questions as to the operation of the site or have difficulty with navigating the site.</p> <p>The Firm uses proprietary and third party research tools in formulating the guidance provided in response to client questionnaires. As to the use of third party services or tools, we have taken steps to evaluate the reliability of such services or tools; however, we cannot be responsible for any error that occurs that is out of our control.</p> <p>We do not select the investment options that are or might be available to clients through their company-sponsored plan. As such, any guidance that we provide is limited to the universe of investment options made available through the client’s retirement plan.</p> <p>We may be deemed to be under common control (as defined by the SEC) and have relationships with other firms that provide services to investors and/or retirement plans. The Mutual Fund Store permits us to use their name on our website and in marketing materials. In addition, The Mutual Fund Store makes available to us</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: Smart401k, LLC	SEC File Number: 801- 62494	Date: 5/18/2006
---------------------------	--------------------------------	--------------------

(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>Smart401k, LLC</b>	IRS Empl. Ident. No.: <b>20-0193857</b>
--	--

Item of Form (identify)	Answer
----------------------------	--------

	<p>certain – but not all -- of their proprietary research tools. The Mutual Fund Store, however, is under no obligation to provide any investment advice, guidance, research or other service to us or any of our clients. Any investment advisory relationship is with our clients is strictly between us and the client. In addition, we also may be deemed to be under common control with the Center for Fiduciary Management (“CFFM”). CFFM provides services to companies and their sponsored retirement plans. There might be circumstances in which CFFM provides services to the same companies or retirement plans for which we provide guidance to the participants of those plans. CFFM may provide guidance as to the investment options that are available to company-sponsored plans. It is up to the plan sponsor to determine which investment options to make available through the plan. There may be circumstances in which the plan sponsor does not choose to adopt the recommendations provided by CFFM (and therefore effect the investment options available to client of Smart401k). In any such circumstance, Smart401k has no responsibility for the company or plan sponsor’s decision or the ramifications of such decision.</p> <p>As explained in more detail below, the fees for the use of our service might be paid in certain circumstances by the company sponsoring the retirement plan, the plan itself or a service provider to the plan. In such situations, the plan sponsor or service provider paying our fee might seek to reduce its costs by either limiting the services available through Smart401k or otherwise. Also, there might be situations in which a plan service provider pays, from a portion of the amount they earn for the services provided to the plan, our service fee. There could be incentives for such providers to seek to increase the number or amount of plan transactions.</p> <p><b>FEES</b></p> <p>In certain circumstances Smart401k and the company that offers or sponsors a defined-contribution retirement plan (“401k Plan”) or a service provider (referred to herein as the “Sponsor”) to the 401k Plan Smart401k fees can be paid by the Company as a benefit for the employee or by the employee directly. In this sense, Smart401k can have customers that are Corporations or Companies.</p> <p>If the Smart401k service is funded by the Sponsor, two types of fees are typically charged: a setup fee and a fee per participating employee. Setup fees range from 0 - \$2,000 per Sponsor, and employee fees range from \$20 to \$32 per year based on the Company employee base, up to 10,000 employees. Based on the number of plan participants, Smart401k may waive the setup fee and negotiate the annual employee fee. The fees paid by the Sponsor are billed when the Smart401k setup is complete (and the service becomes available to plan participants).</p> <p>If the Smart401k service is paid for by individuals, They must pay when registering for the service on the Smart401k website. The standard pricing is \$59 per quarter (every 3 months), or \$199.95 per year, payable in advance. This pricing can be reduced through a group discount to companies that allow the marketing of Smart401k to their employees. The typical discount lowers the price per individual to \$45 per quarter, or</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: Smart401k, LLC	SEC File Number: 801- 62494	Date: 5/18/2006
---------------------------	--------------------------------	--------------------

(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>Smart401k, LLC</b>		IRS Empl. Ident. No.: <b>20-0193857</b>
Item of Form (identify)	Answer	
	<p>\$149.95 per year.</p> <p>Company Sponsors or individual investor clients may terminate their relationship with Smart401k at any time upon written or email notice. After receiving written/mailed notification, the participating individual's will be deactivated from the Smart401k website, and the individual or Sponsor, as applicable, will no longer be billed for the services they terminated. Termination will be effective at the beginning of the following month. An employer sponser will be refunded via check any unused month's worth of subscription fees for the employee's they paid for. An individual investor will be refunded for unused months based on their original method of payment.</p> <p>Smart 401k may enter into agreements with clients pursuant to which it charges an hourly fee for the work requested by the client. The amount of such fee and the corresponding rate are subject to negotiation with the client.</p>	
3.L	<p>Smart401k will provide recommendations on all investment types that may be in a 401k Plan, with the exception of Company Stock or any other individual company security, which Smart401k will not offer specific advice on. Although no specific advice is given on Company Stock, Smart401k provides general guidance to participants that less than 10% of an individuals retirement portfolio should be in Company Stock. In addition to the securities specifically identified in response to item 3 this Part II of Form ADV, Smart401k may provide guidance as to Guaranteed Investment Contracts and Stable Value Accounts. As to any particular client, the advice giving is limited to the types of investments available to that client through the particular retirement plan.</p>	
4.B.8	<p>In addition to the use of the type of information specifically identified, Smart401k may engage in direct interviews with fund managers to obtain additional information regarding the mutual funds made available to plan participants. In addition, third party services, such as Morningstar or Lipper, may be used to obtain information.</p>	
6	<p>Education and Business Background</p> <p>Officers</p> <p><b>SCOTT SETTLE REVARE</b> Year of Birth: 1958</p> <p>Formal Education: University of Colorado from 1976 to 1981, B.S. Finance</p> <p>Business Background: Owner and CEO of Smart401k, LLC from 9/03 to present Employee, then Partner with Accenture, LLC from 2/94 to 4/03</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: Smart401k, LLC	SEC File Number: 801- 62494	Date: 5/18/2006
---------------------------	--------------------------------	--------------------

(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>Smart401k, LLC</b>	IRS Empl. Ident. No.: <b>20-0193857</b>
--	--

Item of Form (identify)	Answer
----------------------------	--------

	<p><b>ADAM STUART BOLD,</b> Year of Birth: 1964</p> <p>Formal Education: University of Missouri-Kansas City from 1983 to 1985, studying Accounting University of Missouri-Columbia from 1982 to 1983, studying Accounting</p> <p>Business Background: Owner and IA Representative of TMFS from 8/2000 to present Chairman and CEO of The Mutual Fund Store, LLC from 8/2000 to present President of Bold Financial Group, Inc. from 7/96 to present Owner and Chief Investment Officer of Smart401KLLC, from 9/2003 to present Registered Representative of Cambridge Investment Research, Inc. 09/2000 to 05/2001</p> <p>Advisors</p> <p><b>JOHN PAUL CHLADEK</b> Year of Birth: 1980</p> <p>Formal Education: Rockhurst University from 2004 to 2006, MBA Finance &amp; Management University of Nebraska – Lincoln from 2001 to 2002, BSBA Finance St. Mary’s University from 1998 to 2000, studying Finance</p> <p>Business Background: Senior Investment Advisor with Smart401k, LLC from 9/05 to present Registered Representative of JPMorgan Retirement Plan Services from 9/03 to 9/05 Account Administrator with Lockton Benefit Company from 2/03 to 7/03 Representative with Daimler-Chrysler Financial Services from 9/02 to 2/03 Intern with The Mutual Fund Store from 7/00 to 1/02</p> <p><b>KEVIN MATTHEW JAEGER</b> Year of Birth: 1979</p> <p>Formal Education: Southwest Missouri State University from 2001 to 2004, B.S. Insurance &amp; Risk Management</p> <p>Business Background: Investment Advisor with Smart401k, LLC from 2/06 to present Registered Representative of JPMorgan Retirement Plan Services from 2/05 to 2/06 Registered Representative of Andrew Garrett Investments from 1/04 to 1/05 Manager with Little Caesars Pizza from 5/99 to 10/03</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: Smart401k, LLC	SEC File Number: 801- 62494	Date: 5/18/2006
---------------------------	--------------------------------	--------------------

(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>Smart401k, LLC</b>		IRS Empl. Ident. No.: <b>20-0193857</b>
Item of Form (identify)	Answer	
8.C.3	Please see Item 1.D above.	
9.D; 9.E	While Smart401k does not offer traditional portfolio management services or have any discretion as to client investments, individuals associated with Smart401k may buy or sell securities identical to those mutual fund investments or securities which may be offered as investment options in any of Smart401k's plan sponsor clients' qualified retirement plans.	
13.B	Smart401k may from time to time compensate, either directly or indirectly, institutions or any person for client referrals. Smart401k will conduct such arrangements in accordance with all applicable laws, rules and regulations.	

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