

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

Applicant: Sailor Financial, LLC	SEC File Number: 801- N/A	Date: 02/01/2006
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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: Sailor Financial, LLC	IRS Empl. Ident. No.:
Item of Form (identify)	Answer
Page 1 of 6	The following provides details regarding questions in the accompanying Form ADV Part II, pages 1-6.
1.A(3)(7)(9)	<p><u>Advisory Services and Fees</u></p> <p>Sailor Financial, 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 Sailor Financial, 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 Sailor Financial, LLC as needed. Periodic financial check-ups are recommended and it is the Client's responsibility to initiate this review.</p> <p>Advisor 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", "Dissecting Mutual Funds using Morningstar" and "Couples and Money". Sailor Financial, LLC may impose a fee for educational workshops. Generally, the employer, civic or non-profit group sponsoring the workshop pays any fees charged by Sailor Financial, LLC. In the event there is a charge to workshop attendees, the fee will be published on the workshop announcement or invitation.</p>
1.C(2)	<p>Fees for financial planning and investment advisory services are \$180 per hour. The Advisor charges fees 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. Sailor Financial, LLC does not and will not have custody of Client funds or securities.</p> <p>Sailor Financial, LLC requires a deposit for initial engagements in the amount of 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>

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

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3.K, L	<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 Sailor Financial, 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. Sailor Financial, LLC does not receive any portion of these other fees. The only compensation received by Sailor Financial, LLC is the hourly fees paid directly by Client.</p> <p><u>Types of Investments</u></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><u>Method of Analysis and Investment Strategies</u></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>
5.	<p>Sailor Financial, LLC employees who render investment advice to Clients must have a college degree, relevant financial planning and / or investment advisory experience and be either a Chartered Financial Consultant in good standing with the American College or a Certified Financial Planner (CFP)™ practitioner in good standing with the Certified Financial Planners Board of Standards.</p>

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6.

Education and Business Background

Name: Kevin Sale, ChFC, MBA

Year of Birth: 1976

Education: Chartered Financial Consultant, ChFC (2005)
University of Minnesota, Minneapolis, MN, MBA (2001)
Drake University, Des Moines, IA, BA, 1997

Experience: Securian
(most recent 10 years) Sr. Business Analyst, Operations Supervisor, Assistant Analyst
12/97 – present

7.

Other Business Activities

Advisor will concentrate the majority of their time and effort on providing financial planning and advice, which includes investment advice. Kevin Sale, Principal of Sailor Financial, LLC is currently a Sr. Business Analyst at Securian Retirement Services a retirement plan provider but will be terminating employment on March 17, 2006.

8.C(3)

Affiliations

Sailor Financial, LLC may provide referrals to other Investment Advisory firms as a service to Clients. Sailor Financial, LLC does not have agreements with or receive referral fees from any other Advisors.

Kevin Sale is a member of the Garrett Planning Network (GPN), a nationwide network of professional, fee-only financial advisors. GPN members are dedicated to providing competent, unbiased financial advice to people from all walks of life. This group of independent financial planners supports each other through the sharing of technical, operational and marketing information, nationally recognized founder, Sheryl Garrett, CFP®, provides training and operational procedures.

Clients and prospective clients may be referred to Sailor Financial, LLC by Garrett Planning Network's website, www.garrettplanningnetwork.com. Sailor Financial may pay operational fees to GPN but nothing is paid to GPN for client referrals. Clients referred by GPN do not pay more for the services of Advisor than clients who learn about Advisor from another referral source.

9. E

Participation or Interest in Client Transactions

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.

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.

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12. B	<p><u>Brokerage Recommendations</u></p> <p>Sailor Financial, 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>
13. A	<p><u>Additional Compensation</u></p> <p>All compensation paid to Sailor Financial, 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 partner 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 sale of any investment products, but are purely educational. Any cash benefits received from sponsorship partners is used to off-set the expenses associated with bring 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>
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.
Code of Ethics	Sailor Financial, LLC adheres to the CFP® Board's Code of Ethics and Professional Responsibility. Sailor Financial, LLC will provide a copy of the Code of Ethics and Professional Responsibility to any client or prospective client upon request.

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