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This brochure provides information about the qualifications and business practices of GreatLight Fee Only Advisors, LLC. If you have any questions about the contents of this brochure, please contact us at: 847-556-9299, or by email at: success@glfoa.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority.

Additional information about GreatLight Fee Only Advisors, LLC is available on the SEC's website at: www.adviserinfo.sec.gov, using CRD # 137925. Registration does not imply a certain level of skill or training.

MARCH 15, 2011

Material Changes

Annual Update

The Material Changes section of this brochure will be updated annually when material changes occur since the previous release of the Firm Brochure.

Material Changes since the Last Update

The U.S. Securities and Exchange Commission issued a final rule in July 2010 requiring advisers to provide a Firm Brochure in narrative “plain English” format. The new final rule specifies mandatory sections and organization.

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Advisory Business

Firm Description

GreatLight Fee Only Advisors, LLC ("GreatLight ") was founded in 2005.

As fee-only advisors, the emphasis is on a fiduciary responsibility to our clients. Service, not sales, is what you receive.

We offer affordable solutions for your planning needs. Action oriented plans for both financial and investment goals are provided as applicable. Customized solutions that are consistent with our client's risk tolerance, needs, and goals are provided.

Timely completion of your Financial and Investment Action Plans is emphasized. Your plan includes action items for you to take. Help on implementation of your plan is available.

Annual updates are available to measure progress and adjust for any changes to your goals or circumstances so you may progress toward and maintain positive planning outcomes.

Our mission is to assist our clients in meeting their financial goals and achieving peace of mind by providing professional, timely, and efficient fee-only investment advisory and financial planning services.

Principal Owners

Sidney Blum holds 80% of all equity interest in GreatLight. Kevin Paulsen and Nancy Tani each hold 10% ownership interests.

Types of Advisory Services

GreatLight provides financial planning services, investment consulting and investment supervisory services, also known as asset management services.

As of December 31, 2010, GreatLight manages approximately \$22,000,000 in assets for approximately 19 clients. Approximately \$20,000,000 is managed on a discretionary basis, and \$2,000,000 is managed on a non-discretionary basis.

Tailored Relationships

Client portfolios are developed to meet the client's investment return and risk objectives. This is usually accomplished through asset allocation modeling strategies. In all cases client portfolio strategies will be implemented through rigorously selected and monitored exchange traded funds and/or mutual funds.

Agreements may not be assigned without client consent.

Types of Agreements

GreatLight offers asset management, investment consulting and financial planning services.

Asset Management

We offer Premier Investment Management Services (IMS) and Premier Investment Management and Planning Services (IMPS).

Premier Investment Management Services

IMS is an ongoing discretionary investment management service where we act on your behalf as your fiduciary via limited power of attorney with a third party custodian. Client portfolios are reviewed and revised as appropriate relative to the client's objectives.

A written Investment Policy Statement, which becomes our roadmap to investment management, is developed based on the client's risk tolerance, goals, objectives, income needs, and time horizons. Buy, sell, and hold actions are based on the Investment Policy Statement. Cost basis information is maintained by us and the custodian.

Quarterly performance reports and periodic communications and meetings are provided by us. Monthly account statements are provided by the third party investment custodian. Daily online access to account information is available.

This service also provides for investment selection, asset allocation, asset location guidance, and portfolio rebalancing as needed. Exchange traded funds (ETFs), no-load mutual funds, no-load index funds, bond mutual funds, and individual bonds are used as appropriate.

Action Plans are *not* included with this service, but are available for additional fees.

Premier Investment Management and Planning Services

For accounts at or above \$500,000, same as IMS, plus annual Comprehensive Financial Action Plans are available upon request. For accounts below \$500,000, same as IMS, plus annual Financial Independence Action Plans are available upon request.

Investment Consulting

We offer Investment Consulting Services (ICS) and Hourly Consulting Services.

Investment Consulting Services:

This service provides you with semi-annual reviews and recommendations as needed. A review of your monthly statements and monitoring of trade confirmations are also provided. This service is tailored to provide support and guidance to the self-directed investor.

Hourly Consulting Services:

Hourly Consulting is offered with a 5-hour initial minimum, assessed at an hourly rate. (A flat fee can be determined for specific projects.)

Consulting Services are designed for individuals who need a limited amount of assistance and wish to consult on an hourly basis.

Financial Planning

GreatLight offers Comprehensive Financial Action Plans (CFAP), Financial Independence Action Plans (FIAP), Investment Action Plans (IAP) and Action Plan Update Services.

Comprehensive Financial Action Plans:

This financial plan generally includes:

- data collection meeting,
- development of goals and objectives,
- analysis of assets, liabilities, and cash flow,
- income tax planning,
- retirement projections and planning,
- education and other goal funding,
- risk tolerance analysis and risk management recommendations,
- investment suitability review,
- portfolio risk analysis and asset allocation recommendations,
- specific buy, sell, and hold recommendations for your portfolio,
- estate planning.

Financial Independence Action Plans:

This plan focuses on pre- and/or post-retirement issues and finding solutions that are customized for each individual and family. This plan includes a review of your asset allocation.

A data collection meeting is an optional service you may add to this plan.

Investment Action Plan:

This is a one-time condensed review of a client's investment portfolio.

It includes:

- analysis of investment risk tolerance,
- investment suitability analysis,
- development of an appropriate asset allocation,
- recommendations regarding asset location among taxable, nontaxable, and tax-advantaged accounts,
- recommendations regarding the risks of existing holdings and the modifications required to address them,
- specific buy, sell, and hold recommendations for your portfolio,
- other specific portfolio recommendations.

A data collection meeting is an optional service you may add to this plan.

Action Plan Updates:

Updates of our Action Plans, presented by GreatLight, are available as a separate service.

Termination of Agreement

A Client may terminate any of the aforementioned agreements at any time by notifying GreatLight in writing and paying a pro-rated fee for the time spent on the investment advisory engagement prior to notification of termination.

GreatLight may terminate the aforementioned agreements at any time by notifying the client in writing.

Fees and Compensation

Description

GreatLight bases its management fees on a percentage of assets under management. Clients are billed at the first day of each calendar quarter based upon the value of the assets under management at the end of the previous quarter.

If a client's contract becomes effective subsequent to the first day of a calendar quarter or month, or terminates before the last day of a calendar quarter or month, the fee is determined by applying the foregoing percentage to the applicable portion of such quarter (such total value being determined as of the last day of the calendar quarter) and reducing the fee proportionately. GreatLight may, at its discretion, combine accounts for clients with multiple accounts for purposes of calculating the appropriate fee. Charitable organizations may receive a discount from the normal fee schedule.

Fees are negotiable at the discretion of the Principals of GreatLight. The standard fee schedule is as follows:

IMS: First \$1 million at 1% annually paid quarterly in advance. Next \$2 million at 0.75%. Above \$3 million at 0.50%. (Fees for larger accounts to be determined based on individual circumstances.) The minimum quarterly fee is \$750.

IMPS: First \$1 million at 1.35% annually paid quarterly in advance. Next \$2 million at 0.80%. Above \$3 million at 0.55%. (Fees for larger accounts to be determined based on individual circumstances.) The minimum quarterly fee is \$750. For accounts at or above \$500,000, annual Comprehensive Financial Action Plans are available upon request. For accounts below \$500,000, annual Financial Independence Action Plans are available upon request.

ICS: 50 basis points on the portfolio's balance as determined at the time of the annual engagement. (Fees for larger accounts to be determined based on individual circumstances.) The minimum annual fee is \$3,000 due in semi-annual installments.

Hourly Consulting: \$1,000/5-hours. A retainer of \$500 is due with your signed engagement agreement. The balance of the fee is due at the time of the plan presentation. Alternatively the hourly fee is \$250 per hour, with a retainer of \$250.

CFAP: \$3,500-First million dollars of investments; prorated above for each additional \$100,000 of investments at \$150, plus \$25 for each investment over a quantity of 50 securities. A retainer of \$1,000 is due with your signed engagement agreement. The balance of the fee is due at the time of the plan presentation.

FIAP: \$1,500 (optional data collection meeting is additional \$500 charge). A retainer of \$500 is due with your signed engagement agreement. The balance of the fee is due at the time of the plan presentation.

IAP: \$1,500 (optional data collection meeting is additional \$500 charge). A retainer of \$500 is due with your signed engagement agreement. The balance of the fee is due at the time of the plan presentation.

Special pricing is available for Action Plan Update Services.

Fee Billing

Investment management fees are billed quarterly, in advance meaning that we invoice you at the beginning of the three-month billing period. Payment in full is expected upon invoice presentation. Fees are usually deducted from a designated client account to facilitate billing. The client must consent in advance to direct debiting of their investment account.

Clients are quoted a fee range for the specific financial planning services to be performed. A deposit equal to one half of the lower quoted fee will be payable at the time of the fact finding meeting and the balance due upon completion of the planning service. Fees are refundable within thirty days after the deposit is received from the client. Notice must be given to applicant via certified mail, return receipt requested. Such charges for services already performed may be deducted from any refund.

Other Fees

Custodians may charge transaction fees on purchases or sales of certain mutual funds and exchange-traded funds. These transaction charges are usually small and incidental to the purchase or sale of a security. The selection of the security is more important than the nominal fee that the custodian charges to buy or sell the security.

Expense Ratios

Mutual funds generally charge a management fee for their services as investment managers. The management fee is called an expense ratio. For example, an expense ratio of 0.50 means that the mutual fund company charges 0.5% for their services. These fees are in addition to the fees paid by you to GreatLight.

Performance figures quoted by mutual fund companies in various publications are after their fees have been deducted.

Past Due Accounts and Termination of Agreement

GreatLight reserves the right to stop work on any account that is more than 90 days overdue. In addition, GreatLight reserves the right to terminate any agreement where a client has willfully concealed or has refused to provide pertinent information about

financial situations when necessary and appropriate, in GreatLight's judgment, to providing proper financial advice.

Performance-Based Fees

Sharing of Capital Gains

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

GreatLight does not use a performance-based fee structure because of the potential conflict of interest. Performance-based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client.

Types of Clients

Description

GreatLight generally provides financial planning and investment advice to individuals, pension and profit sharing plans, trusts, estates, or charitable organizations, corporations or business entities.

Account Minimums

GreatLight provides investment supervisory services and provides financial planning. There is no minimum account size. The minimum quarterly fee for investment supervisory services is \$500. There is no minimum account size required for a financial planning engagement. The fees for investment supervisory services and financial planning are negotiable.

Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis

GreatLight predominantly uses fundamental, technical and cyclical analysis when selecting investments. However, applicant may look at a variety of other factors, which may influence the investment decision.

The main sources of information include financial newspapers and magazines, inspections of corporate activities, research materials prepared by others, corporate rating services, annual reports, prospectuses, filings with the Securities and Exchange Commission, and company press releases.

Investment Strategies

The primary investment strategies used on client accounts include long-term purchases and short-term purchases.

Risk of Loss

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks:

- **Interest-rate Risk:** Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- **Market Risk:** The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- **Inflation Risk:** When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.
- **Currency Risk:** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- **Reinvestment Risk:** This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- **Business Risk:** These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- **Liquidity Risk:** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- **Financial Risk:** Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

Disciplinary Information

Legal and Disciplinary

The firm and its employees have not been involved in legal or disciplinary events related to past or present investment clients.

Other Financial Industry Activities and Affiliations

Affiliations

GreatLight has no arrangements that are material to its advisory or its clients with any related person who is a broker-dealer, investment company, other investment adviser, financial planning firm, commodity pool operator, commodity trading adviser or futures commission merchant, banking or thrift institution, accounting firm, law firm, insurance company or agency, pension consultant, real estate broker or dealer, or an entity that creates or packages limited partnerships.

Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Code of Ethics

The employees of GreatLight have committed to a Code of Ethics that is available for review by clients and prospective clients upon request. The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

Participation or Interest in Client Transactions

GreatLight and its employees may buy or sell securities that are also held by clients. Employees may not trade their own securities ahead of client trades. Employees comply with the provisions of the GreatLight Compliance Manual.

Personal Trading

The Chief Compliance Officer of GreatLight is Sidney Blum. He reviews all employee trades each quarter. The personal trading reviews ensure that the personal trading of employees does not affect the markets, and that clients of the firm receive preferential treatment.

Brokerage Practices

Selecting Brokerage Firms

GreatLight does not have any affiliation with product sales firms. Specific custodian recommendations are made to Clients based on their need for such services. GreatLight recommends custodians based on the proven integrity and financial responsibility of the firm and the best execution of orders at reasonable commission rates.

GreatLight does not receive fees or commissions from any of these arrangements.

Best Execution

GreatLight reviews the execution of trades at each custodian on an on-going basis. The review is documented in the GreatLight Compliance Manual. Trading fees charged by

the custodians is also reviewed on an annual basis. GreatLight does not receive any portion of the trading fees.

Soft Dollars

GreatLight does not have any soft dollar arrangements with any firm.

Order Aggregation

GreatLight aggregates trades whenever possible. The average execution price is given to all participants in a blocked trade.

Review of Accounts

Periodic Reviews

For Financial Plan Action and Consulting Services, GreatLight works with clients and may work with their other advisers such as attorneys and insurance professionals, as appropriate, to obtain current information regarding their assets and investment holdings and reviews this information.

For Investment Management Services accounts where GreatLight has discretion, a Registered Investment Adviser Representative of the firm monitors accounts on a quarterly basis and reviews and meets in person or by telephone at least annually with clients, or more frequently at the request of the client. Changes in a client's circumstances may require more frequent assessment. Each Registered Investment Adviser Representative is responsible for no more than 100 accounts.

Regular Reports

A report for each comprehensive Financial Planning Services agreement includes an analysis of the client's financial plan, with personalized specific recommendations, which include general asset allocation, income taxes and suggested methods of accomplishing the client's goals. This engagement may be renewed on an annual basis or as often as the client and GreatLight deems appropriate.

For Investment Management Services accounts where GreatLight has discretion, the account custodian mails monthly statements and trade confirmations to the client. In addition, GreatLight issues reports following the end of each calendar quarter containing information on account holdings and performance calculations for the quarter, as well as year to date and/or inception to date information.

Client Referrals and Other Compensation

Incoming Referrals

GreatLight has been fortunate to receive many client referrals over the years. The referrals come from current clients, estate planning attorneys, accountants, employees,

personal friends of employees and other similar sources. The firm does not compensate referring parties for these referrals.

Referrals Out

GreatLight does not accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them.

Custody

Account Statements

All assets are held at qualified custodians. The custodians provide account statements directly to clients at their address of record at least quarterly.

Performance Reports

Clients are urged to compare the account statements received directly from their custodians to the performance report statements provided by GreatLight.

Investment Discretion

Discretionary Authority for Trading

Under Investment Management Services, GreatLight manages client accounts on a discretionary basis. There is no limit to the securities or to the amount of the security to be purchased or sold. Clients provide authorization to effect trades on their accounts through a limited power of attorney. It is the general practice for the Adviser's clients to provide authorization for GreatLight to automatically deduct quarterly investment management fees from their accounts.

GreatLight recommends brokers to execute transactions on client accounts that provide services at a discount and whose commissions are generally lower than those charged by full service brokers, although they may not be the lowest possible price. GreatLight will only recommend broker dealers that are registered in the state where the client resides. Preferred brokers provide downloads to GreatLight of trading activity on accounts to expedite the servicing of accounts. GreatLight is willing to work with a non-preferred broker at the client's request. However, the firm may not be able to obtain as attractive a fee schedule and may be restricted from having a limited power of attorney on the accounts and may not have the ability to incorporate this information for performance reporting purposes.

The client approves the custodian to be used and the commission rates paid to the custodian. GreatLight does not receive any portion of the transaction fees or commissions paid by the client to the custodian on any trades.

Voting Client Securities

Proxy Votes

GreatLight does not vote proxies for securities held in client accounts.

Financial Information

Financial Condition

GreatLight does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients.

Business Continuity Plan

General

GreatLight has a Business Continuity Plan in place that provides detailed steps to mitigate and recover from the loss of office space, communications, services or key people.

Disasters

The Business Continuity Plan covers natural disasters such as snow storms, hurricanes, tornados, and flooding. The Plan covers man-made disasters such as loss of electrical power, loss of water pressure, fire, bomb threat, nuclear emergency, chemical event, biological event, T-1 communications line outage, Internet outage, railway accident and aircraft accident. Electronic files are backed up daily and archived offsite.

Alternate Offices

Alternate offices are identified to support ongoing operations in the event the main office is unavailable. It is our intention to contact all clients within five days of a disaster that dictates moving our office to an alternate location.

Loss of Key Personnel

GreatLight has several Portfolio Managers on staff. In the event of the loss of one Portfolio Manager, the accounts would be promptly assigned to another PM.

Information Security Program

Information Security

GreatLight maintains an information security program to reduce the risk that your personal and confidential information may be breached.

Privacy Notice

GreatLight will collect information, such as name, address, social security number, date of birth, current investment holdings, investment history and risk tolerance from its clients during the ordinary course of business.

This information is used for the purpose of designing and maintaining an investment portfolio that is designed to meet the investment goals within a client's risk tolerance level. This information is private client information and will only be disclosed to third parties who provide expert advice and/or custodial services to the Company. Our employees and nonaffiliated third parties have access to this information whenever necessary in performance of their respective duties. This information is also provided to regulatory authorities as necessary when requested by those authorities.

This information is provided to custodians after the customer has completed a new account form for the appropriate custodian. This form constitutes written consent by the client.

Private client information is not disclosed to non-employees unless requested by the client, such as to persons preparing tax returns, trust, or wills for the client or to nonaffiliated third parties who have been hired by the Company to assist in a facet of the administration of the Company, such as to assist in the preparation of our financial statements and tax returns, and to assist in compliance matters, or in the event of a regulatory inquiry.

GreatLight does not sell client lists or disseminate client information for any purpose not directly related to the provision of investment advisory services. No employee of the Company may release private client information unless the client has specifically authorized it, or the Chief Compliance Officer has approved the release.

All client information will be maintained for a period of at least six years past the termination of the client relationship. Any client information that is determined to be eligible for destruction shall be shredded prior to its disposal. Routers installed on the Company's computer system will provide protection of client information stored electronically and internet access is only permitted on machines that do not store client information.

Clients shall be informed of the Company's privacy policy annually in October.

All employees and nonaffiliated third parties who are given access to private client information shall be required to sign a confidentiality agreement at the beginning of said employees employment or nonaffiliated third parties' engagement.

All files are to be locked whenever the office is unoccupied. The office is to be locked whenever it is not occupied.

Brochure Supplement (Part 2B of Form ADV)

Education and Business Standards

GreatLight generally requires demonstration of achievement in the field of financial analysis and related subjects. Such demonstration generally being a college degree with appropriate major. Except in the case of a person fitting the classification of trainee, business background in finance, financial analysis or other financial experience is sought.

Professional Certifications

Employees have earned certifications and credentials that are required to be explained in further detail.

Certified Financial Planner (CFP): Certified Financial Planners are licensed by the CFP Board to use the CFP mark. CFP certification requirements:

- Bachelor's degree from an accredited college or university.
- Completion of the financial planning education requirements set by the CFP Board (www.cfp.net).
- Successful completion of the 10-hour CFP® Certification Exam.
- Three-year qualifying full-time work experience.
- Successfully pass the Candidate Fitness Standards and background check.

Chartered Financial Analyst (CFA): Chartered Financial Analysts are licensed by the CFA Institute to use the CFA mark. CFA certification requirements:

- Hold a bachelor's degree from an accredited institution or have equivalent education or work experience.
- Successful completion of all three exam levels of the CFA Program.
- Have 48 months of acceptable professional work experience in the investment decision-making process.
- Fulfill society requirements, which vary by society. Unless you are upgrading from affiliate membership, all societies require two sponsor statements as part of each application; these are submitted online by your sponsors.
- Agree to adhere to and sign the Member's Agreement, a Professional Conduct Statement, and any additional documentation requested by CFA Institute.

Sidney Blum, Managing Member/CCO

Sid graduated from the University of Illinois with a degree in accounting and has been practicing as a CPA since 1975 and financial advisor since 1987. Sid received the CERTIFIED FINANCIAL PLANNER™ certification in 1987 and in 1988, received the AICPA Certificate of Education Achievement in Personal Financial Planning. In 1989, Sid received the designation of Chartered Financial Consultant (ChFC) and in 1991 the AICPA specialty designation of Personal Financial Specialist (CPA/PFS).

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

Kevin Paulsen, CFP, RPA

Date of birth: December 28, 1954

Kevin graduated from Northern Illinois University with a degree in computer science. He has worked for over ten years in the area of executive deferred compensation, as well as consulting on life, disability, and long term care insurances. During that time he developed systems to track investments for deferred compensation plans and dealt directly with corporate human resources, finance officers, and individual plan participants on a variety of plan design, interpretation, funding, and tax implication issues.

Kevin is a CERTIFIED FINANCIAL PLANNER™ practitioner and a Retirement Plans Associate (through the International Foundation of Employee Benefit Plans and the Wharton School of Business). He is also a member of the Financial Planning Association, the National Association of Personal Financial Advisors, the Chicago Gay & Lesbian Chamber of Commerce, and the Roscoe Village Chamber of Commerce.

Kevin is currently serving on the Financial Planning Association - North Shore Council board as co-director of programs.

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

Supervision:

Kevin Paulsen is supervised by Sidney Blum, Chief Compliance Officer. He reviews Mr. Paulsen's client accounts through our client relationship management system.

Nancy Tani, CFP, JD, MBA

Date of birth: June 16, 1947

Nancy earned her law degree from the University of Chicago in 1978, as well as her MBA with a concentration in Finance. She has worked at two major law firms (Winston & Strawn and Schiff Hardin LLP) in Chicago for a number of years, concentrating on corporate transactions. Nancy continued to work in corporate development at the headquarters of a large diversified company in Chicago, whose specialties included retail and hotel development and management. She used both her legal and financial background in analyzing prospective acquisition candidates and start up businesses created in-house.

Prior to that, Nancy worked at Hewitt Associates where she specialized in executive compensation reviewing existing benefit programs, interviewing top management and designing and presenting performance incentive programs for them. She has also done financial analyses and feasibility studies as a loan officer at a state housing development authority.

Nancy successfully completed the Certified Financial Planning program at Northwestern University in January, 2010 and sat for and passed the CFP® exam in March, 2010. In October, 2010 she became a CFP® certificant. She is a member of the FPA (Financial Planning Association), and the Chicago Bar Association. She has worked at GreatLight since January, 2010.

Nancy is currently serving on the Financial Planning Association - North Shore Council board as co-director of programs.

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

Supervision:

Nancy Tani is supervised by Sidney Blum, Chief Compliance Officer. He reviews Ms. Tani's client accounts through our client relationship management system.

Stephan Metzger, MBA, CFP

Date of birth: October 10, 1947

Stephan earned his MBA from Northwestern University's Kellogg Graduate School of Management with major emphasis in Finance and Economics; and a Bachelor of Science degree in Mathematics from Illinois Institute of Technology. He graduated from Lane Technical High School, Chicago, with honors.

Before joining GreatLight, Stephan gained extensive experience as a financial consultant/financial planner with emphasis on retirement planning, education funding, portfolio analysis, and estate planning and administration.

Prior to full time financial planning Stephan has had extensive engagements with major corporations, the latest as the manager of application systems development for a Fortune 500 insurance company developing applications for consumer and financial institution insurance needs. Prior financial services experience also includes: insurance (life, accident and health), investments (mutual funds, and commodities and futures), and real estate.

Stephan has been awarded certification by the CFP Board and is a member of the FPA, Financial Planning Association.

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

Supervision:

Stephan Metzger is supervised by Sidney Blum, Chief Compliance Officer. He reviews Mr. Metzger's client accounts through our client relationship management system