
Item 1 – Cover Page

William R. Verhagen
CFP®, **CPA**, **CFS**, **CLU®**, **ChFC®**, **CASL®**

357 East Winslow Road
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February 1, 2011

This Brochure provides information about the qualifications and business practices of William R. Verhagen, CFP®, CPA, CFS, CLU®, ChFC®, CASL®, “ADVISER”. If you have any questions about the contents of this Brochure, please contact us at 812-337-1999 and/or bill@ioms.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.

William R. Verhagen, CFP®, CPA, CFS, CLU®, ChFC®, CASL®, is a registered investment adviser. Registration of an Investment Adviser does not imply any level of skill or training. The oral and written communications of an Adviser provide you with information about which you determine to hire or retain an Adviser.

Additional information about William R. Verhagen, CFP®, CPA, CFS, CLU®, ChFC®, CASL®, also is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 – Material Changes

On July 28, 2010, the United State Securities and Exchange Commission published “Amendments to Form ADV” which amends the disclosure document that we provide to clients as required by SEC Rules. This Brochure dated February 1, 2011 is a new document prepared according to the SEC’s new requirements and rules. As such, this Document is materially different in structure and requires certain new information that our previous brochure did not require.

In the future, this Item will discuss only specific material changes that are made to the Brochure and provide clients with a summary of such changes. We will also reference the date of our last annual update of our brochure.

In the past we have offered or delivered information about our qualifications and business practices to clients on at least an annual basis. Pursuant to new SEC Rules, we will ensure that you receive a summary of any materials changes to this and subsequent Brochures within 120 days of the close of our business’ fiscal year. We may further provide other ongoing disclosure information about material changes as necessary.

We will further provide you with a new Brochure as necessary based on changes or new information, at any time, without charge.

Currently, our Brochure may be requested by contacting William R. Verhagen at 812-337-1999 or bill@ioms.com. Our Brochure is available on our web site www.ioms.com, also free of charge.

Additional information about William R. Verhagen, CFP®, CPA, CFS, CLU®, ChFC®, CASL®, is also available via the SEC’s web site www.adviserinfo.sec.gov. The SEC’s web site also provides information about any persons affiliated with “ADVISER” who are registered, or are required to be registered, as investment adviser representatives of “ADVISER”.

Since the date of our last brochure, July 26, 2010, “ADVISER” opened a second office at 50 Leanni Way #C-4, Palm Coast, FL 32137. The phone number at this office is 386-597-2856.

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Brochure Supplement(s)

William R. Verhagen
Christopher N. Harmon
Ian G. Essling
Jodie R. Fishel

Item 4 – Advisory Business

“ADVISER” starts most client relationships by providing financial planning services that seek to help the client meet their goals and objectives. These services include general financial advice, investment advice, tax advice and advice on longevity / life / disability/ health and long term care insurance matters. “ADVISER” also provides investment advice solely to certain clients.

If the client so chooses, they enter into an implementation phase which may involve the sale of specific protection and/or investment products. All products offered are in the “ADVISER’S” and supervised person’s capacity as career agents of New England Financial, a MetLife affiliate, brokerage agents of various other life insurance companies, registered representatives of New England Securities, a MetLife affiliate, or investment advisor representatives of New England Securities Corporation, a Registered Investment Advisor.

The sale of product is a conflict of interest with the financial planning and investment advice activities. Consequently, each client is provided the freedom to accept or reject any recommendations and may use other advisers for the implementation of specific recommendations. Clients are also provided a disclosure document outlining that the cost of protection or investment products are not impacted by the decision to hire or not hire “ADVISER” for financial planning or investment advisory services, nor are the cost of financial planning or investment advisory services impacted by the client’s decision to purchase or not purchase protection or investment products.

“ADVISER” manages client investment accounts through a broker/dealer (New England Securities) on a non-discretionary basis and makes recommendations of suitable investments that the client may choose to implement or not implement.

“ADVISER” is owed 100% by William Verhagen. Christopher Harmon, Ian Essling and Jodie Fishel are investment advisor representatives of “ADVISER”.

Item 5 – Fees and Compensation

The specific manner in which fees are charged by “ADVISER” is established in a client’s written agreement with “ADVISER”, identified as the engagement letter.

The basic fee structure for financial planning and investment advisory services is based upon complexity and type of engagement with hourly charges ranging from \$150 to \$250 per hour depending on the personnel and skill required. Some engagements are negotiated on a fixed fee plus expenses basis. Compensation is payable by client after planning services are rendered. There is no prepayment of services nor is there any penalty for termination of services. Payment for financial planning or investment advisory services is

in addition to any compensation that “ADVISED” may receive from the sale of protection or investment products.

“ADVISED” and supervised persons are compensated for sales of protection and investment products under normal commission/fee schedules. More than 50% of “ADVISED’S” total revenue is from asset-based fees paid by New England Securities Corporation.

“ADVISED’S” fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which may be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, third party investment and other third parties such as fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in a fund’s prospectus.

Such charges, fees and commissions are exclusive of and in addition to “ADVISED’S” fee, and “ADVISED” shall not receive any portion of these commissions, fees, and costs.

Item 12 further describes the factors that “ADVISED” considers in selecting or recommending broker-dealers for *client* transactions and determining the reasonableness of their compensation (*e.g.*, commissions).

Item 6 – Performance-Based Fees and Side-By-Side Management

“ADVISED” does not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client).

Item 7 – Types of Clients

“ADVISED” provides financial planning and portfolio management services to individuals, high net worth individuals, corporate pension and profit-sharing plans, Taft-Hartley plans, charitable institutions, foundations, endowments, and other U.S. institutions. The majority of “ADVISED’S” clients are high net worth individuals who are referred to “ADVISED” by existing clients, Attorneys or Accountants. “ADVISED” does not pay finder’s or referral fees to any of these individuals.

Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss

Financial planning analyses are made with the assistance of various computer software programs, including some proprietary systems.

“ADVISER” offers advice on various equity securities, corporate, municipal and government debt, certificates of deposit, investment company securities, such as mutual fund shares, variable annuities and variable life insurance, as well as real estate, oil and gas and other partnership investments. “ADVISER” also offers advice on other alternative investments.

“ADVISER” uses various research materials prepared by others as well as prospectuses, company press releases, conferences and financial newspapers, magazines and subscriptions to gather information used in analysis of investments and in determining investment strategies.

“ADVISER’S” general investment strategy is to follow a buy-and-hold, long term approach to owning securities under mutual fund, ETF or individual securities. “ADVISER” discourages clients from margin transactions or direct options writing.

“ADVISER” assists clients in preparing an Investment Policy Statement for most accounts to reflect the client’s goals, objectives, risk tolerance and other relevant factors. Investing in securities involves risk of loss that clients should be prepared to bear.

Item 9 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of “ADVISER” or the integrity of “ADVISER’s” management. “ADVISER” has no information applicable to this Item.

Item 10 – Other Financial Industry Activities and Affiliations

“ADVISER’S” other business activities include financial planning services, advise on longevity / life / disability/ health / long term care insurance matters, general financial advice, estate planning and the sale of protection and investment products to clients.

William Verhagen also provides tax advice, estate administration services and assistance with asset separation at divorce as well as collaborative divorce engagements.

Sale of protection and investment products is conducted under the name Innovative Financial Solutions, Inc., an Indiana Corporation at 357 East Winslow Road, Bloomington,

Indiana 47401, of which William Verhagen, Christopher Harmon and Ian Essling are the three shareholders. Innovative Financial Solutions, Inc. operates under the dba Innovative Financial Solutions PC, Inc. in Florida and is located at 50 Leanni Way #C-4, Palm Coast, Florida 32137.

William Verhagen, Christopher Harmon and Ian Essling have arrangements with the following financial industry affiliations:

New England Securities (A MetLife Affiliate), Boston, MA – Registered Representatives.
New England Securities Corporation, Boston, MA – Investment Advisor Representatives.
New England Financial / New England Life Insurance Company (A MetLife Affiliate), Boston, MA – Agent Career Contract.
Various other Life Insurance Companies – Brokers Contract (listing available upon request).

The above companies are not affiliated or related to “ADVISER”.

William Verhagen, Christopher Harmon and Ian Essling receive compensation for securities transactions in their capacity as registered representatives of New England Securities and as investment advisor representatives of New England Securities Corporation, a registered investment advisor, based upon published rates. “ADVISER” has no direct interest in any recommended securities or products.

“ADVISER” does not provide direct management of client assets under its registered investment advisory firm. Rather, “ADVISER”, through its investment advisor representatives, offer management of client investment assets in their capacity as investment advisor representatives of New England Securities Corporation, a registered investment advisor, based upon published rates. Published rates are available upon request.

William Verhagen is the managing member of the following Limited Liability Companies (LLC). Two clients are investors in these LLC’s, however they were not solicited to invest. “ADVISER’S” broker dealer has approved of these activities.

A-1 Town Homes and Apartments, LLC – owns residential apartment complexes and town homes in and around Bloomington, Indiana and Unionville, Indiana.

Concorde, LLC – owns commercial real estate property in and around Bloomington, Indiana.

William Verhagen also owns other rental real estate as an individual or under his revocable living trust in and around Bloomington, Indiana and Palm Coast, Florida.

Item 11 – Code of Ethics

As a fiduciary, “ADVISED” has a duty of utmost good faith to act solely in the best interests of each of our clients. Our clients entrust us with their funds, which in turn places a high standard on our conduct and integrity.

Our fiduciary duty compels all employees to act with the utmost integrity in all of our dealings. This fiduciary duty is the core principle underlying our Code of Ethics and Personnel Trading Policy, and represents the expected basis of all of our dealings with clients.

In addition, clients are provided a Disclosure Letter at the termination of the financial planning engagement that outlines the applicable conflicts of interest between the planning and implementation phase of the engagement. Clients are provided the opportunity, but are not required, to implement recommendations with the “ADVISED”.

“ADVISED” has adopted a Code of Ethics for all supervised persons of the firm describing its high standard of business conduct, and fiduciary duty to its clients. The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibition on insider trading, a prohibition of rumor mongering, restrictions on the acceptance of significant gifts and the reporting of certain gifts and business entertainment items, and personal securities trading procedures, among other things. All supervised persons at “ADVISED” must acknowledge the terms of the Code of Ethics annually, or as amended.

“ADVISED” anticipates that, in appropriate circumstances, consistent with clients’ investment objectives, it will cause accounts over which “ADVISED” has management authority to effect, and will recommend to investment advisory clients or prospective clients, the purchase or sale of securities in which “ADVISED”, its affiliates and/or clients, directly or indirectly, have a position of interest. “ADVISED’S” employees and persons associated with “ADVISED” are required to follow “ADVISED’S” Code of Ethics. Subject to satisfying this policy and applicable laws, officers, directors and employees of “ADVISED” and its affiliates may trade for their own accounts in securities which are recommended to and/or purchased for “ADVISED’S” clients. The Code of Ethics is designed to assure that the personal securities transactions, activities and interests of the employees of “ADVISED” will not interfere with (i) making decisions in the best interest of advisory clients and (ii) implementing such decisions while, at the same time, allowing employees to invest for their own accounts. Under the Code certain classes of securities have been designated as exempt transactions, based upon a determination that these would materially not interfere with the best interest of “ADVISED’S” clients. In addition, the Code requires pre-clearance of many transactions, and restricts trading in close proximity to client trading activity.

Nonetheless, because the Code of Ethics in some circumstances would permit employees to invest in the same securities as clients, there is a possibility that employees might benefit

from market activity by a client in a security held by an employee. Employee trading is continually monitored under the Code of Ethics, and to reasonably prevent conflicts of interest between “ADVISER” and its clients.

Certain affiliated accounts may trade in the same securities with client accounts on an aggregated basis when consistent with “ADVISER’S” obligation of best execution. In such circumstances, the affiliated and client accounts will share commission costs equally and receive securities at a total average price. “ADVISER” will retain records of the trade order (specifying each participating account) and its allocation, which will be completed prior to the entry of the aggregated order. Completed orders will be allocated as specified in the initial trade order. Partially filled orders will be allocated on a pro rata basis. Any exceptions will be explained on the Order.

“ADVISER’S” clients or prospective clients may request a copy of the firm's Code of Ethics by contacting William Verhagen.

It is “ADVISER’S” policy that the firm will not affect any principal or agency cross securities transactions for client accounts. “ADVISER” will also not cross trades between client accounts. Principal transactions are generally defined as transactions where an adviser, acting as principal for its own account or the account of an affiliated broker-dealer, buys from or sells any security to any advisory client. A principal transaction may also be deemed to have occurred if a security is crossed between an affiliated hedge fund and another client account. An agency cross transaction is defined as a transaction where a person acts as an investment adviser in relation to a transaction in which the investment adviser, or any person controlled by or under common control with the investment adviser, acts as broker for both the advisory client and for another person on the other side of the transaction. Agency cross transactions may arise where an adviser is dually registered as a broker-dealer or has an affiliated broker-dealer.

Item 12 – Brokerage Practices

Soft dollar benefits are not limited to those clients who may have generated a particular benefit although certain soft dollar allocations are connected to particular clients or groups of clients.

Soft dollar benefits are not proportionally allocated to any accounts that may generate different amounts of the soft dollar benefits.

Item 13 – Review of Accounts

Financial plans and client accounts are reviewed on a periodic basis, no less often than annually, by “ADVISER”. Additional reviews are triggered by changing financial circumstances or client request.

Clients receive regular reports of insurance and investment products directly from the sponsoring companies. “ADVISER” also provides a summary of those reports and updated financial plan reports on a periodic basis or based upon client request. Most summary reports are prepared at least annually. Certain clients are also provided with a personal website where information is updated each business day.

Item 14 – *Client Referrals and Other Compensation*

The majority of “ADVISER’S” clients are referred to “ADVISER” by existing clients, Attorneys or Accountants. “ADVISER” does not pay finder’s or referral fees to any of these individuals.

Item 15 – *Custody*

“ADVISER” does not custody any client assets.

Clients should receive at least quarterly statements from the broker dealer, bank or other qualified custodian that holds and maintains client’s investment assets. “ADVISER” urges you to carefully review such statements and compare such official custodial records to the account statements or websites that we may provide to you. Our statements or websites may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

Item 16 – *Investment Discretion*

“ADVISER” does not request discretionary authority from the client and does not manage client funds under a discretionary trading authority unless specific arrangements have been made to the contrary.

In some cases, “ADVISER” may recommend a third party registered investment company that does use discretionary trading. In all such cases, however, such discretion is to be exercised in a manner consistent with the stated investment objectives for the particular client account.

When selecting securities and determining amounts, “ADVISER” observes the investment policies, limitations and restrictions of the clients for which it advises. For registered investment companies, “ADVISER’S” authority to trade securities may also be limited by

certain federal securities and tax laws that require diversification of investments and favor the holding of investments once made.

Investment guidelines and restrictions must be provided to “ADVISER” in writing.

Item 17 – Voting *Client* Securities

As a matter of firm policy and practice, “ADVISER” does not have any authority to and does not vote proxies on behalf of advisory clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios. “ADVISER” may provide advice to clients regarding the clients’ voting of proxies.

Item 18 – Financial Information

Registered investment advisers are required in this Item to provide you with certain financial information or disclosures about “ADVISER’S” financial condition. “ADVISER” does not charge fees more than six months in advance, has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients, and has not been the subject of a bankruptcy proceeding.

Item 19 – Requirements for State-Registered Advisers

“ADVISER” requires all those involved in determining or giving investment advice to clients to meet minimum educational and licensing standards. All investment advisor representatives who offer investment advice to clients are required to have a Bachelor’s degree and at least five years of relevant experience plus a Series 7 and Series 65 securities license. They are also encouraged to have professional designations in their area of expertise from reputable and established organizations.

At present, three securities licensed professionals and one unlicensed professional are investment advisor representatives under “ADVISER”. The three licensed professionals are as follows and their detailed information is included in the Brochure Supplement.

William Ray Verhagen
Christopher Neal Harmon
Ian Graham Essling

The unlicensed professional is Jodie R. Fishel and her detailed information is also included in the Brochure Supplement.

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Additional information about William R. Verhagen is available on the SEC's website at www.adviserinfo.sec.gov.

This Brochure Supplement has not been approved by the SEC or any State Securities Authority. The terms "Registered Investment Advisor" and "Investment Advisor Representative" do not mean that any particular training level or skill has been reached by the entity or person using the term. Those terms only mean that the entity or person is registered with the SEC or a State Securities Authority.

Item 2- Educational Background and Business Experience

William R. Verhagen was born in 1960 and has completed the following educational background:

1982 Indiana University Kelley School of Business, Bloomington, IN Bachelor of Science in Business with High Distinction, Accounting Major

1978 West Michigan Christian High School, Muskegon, MI

William R. Verhagen has the following business experience:

Self Employed, Financial Services, 1986 - Current

New England Financial, Agent, 1986 - Current

New England Securities, Registered Representative, 1986 – Current

Item 3- Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4- Other Business Activities

Your IAR is a registered representative (“RR”) of New England Securities (NES) and a sales representative (“Representative”) of New England Life Insurance Company (“NELICO”). NELICO is an affiliate of Metropolitan Life Insurance Company (“MLIC”). As an RR and/or a Representative, your IAR is authorized to offer and sell products to you that are either issued or distributed by NELICO, MLIC, certain of MLIC’s affiliated companies (collectively with MLIC “MetLife Companies”), or other companies.

Products from the MetLife Companies include fixed life insurance and annuities, health insurance, variable annuities, and variable life insurance (“MetLife Products”). Your IAR, in his or her capacity as an RR and/or Representative, also is authorized to offer you certain products, including insurance, investment advisory services, annuities, and securities, issued or offered by companies other than the MetLife Companies (“non-MetLife products”).

Your IAR, as an RR and/or Representative, also may service your securities or insurance products on behalf of the company issuing the product. Your IAR, depending on his or her capacity, is compensated by a MetLife Company for sale, renewal and servicing of MetLife Products and certain authorized non-MetLife products. This compensation includes base commissions and other forms of compensation that may vary from product to product (some vendors, including MetLife Companies, pay a persistency bonus based on insurance products). You should be aware that the amount of his or her compensation may increase in part based upon the amount of MetLife Products and certain non-MetLife products that he or she sells during a set period. He or she is also eligible for additional cash and non-cash compensation based upon his or her sales of MetLife Products, certain authorized non-MetLife products, and overall sales and productivity. Therefore, your IAR, when acting

as an RR and/or Representative, may have an incentive to recommend certain products rather than others, based on the compensation and/or non-cash compensation that he or she will receive.

This potential conflict of interest is addressed by Adviser through communications to and supervision of its IAR's, and by providing disclosure to clients of specific conflicts. Additionally, the components of the investment portfolio of each client are compared with the client's needs by supervisor personnel overseeing your IAR's activities.

In addition, your IAR is involved in the following Outside Business Activities:

Innovative Financial Solutions, Inc., President, Financial Services

A-1 Town Homes and Apartments, LLC, Managing Member, Commercial/Residential Real Estate Rentals

Concorde, LLC, Managing Member, Commercial Real Estate Rental

William R. Verhagen, Owner, Commercial/Residential Real Estate Rentals

Item 5- Additional Compensation

Adviser and its IARs may also receive other compensation from third party investment advisers. An advisor may sponsor its own conferences for training and educational purposes to which certain clients are invited. IARs may also be invited to conferences sponsored by NES or other third party investment advisers. Clients and/or IARs may attend these conferences without charge.

In addition, the third party investment adviser may also reimburse or pay for travel, facility rental and other related or miscellaneous expenses. Your IAR also is eligible for additional cash compensation (such as medical, retirement and other benefits) from NES or another MetLife Company based on his or her sales of MetLife Products, certain authorized non-MetLife products, and overall sales and productivity. NES has referral arrangements with certain third party investment advisers for investment advisory services in exchange for a solicitation fee. The fee is paid and calculated by the third party investment advisers and is based upon the clients total assets under management and is shared with the IAR.

Item 6 - Supervision

Your IAR's communication to and conduct with members of the public are supervised by William R. Verhagen, telephone number: 812-337-1999. In addition, certain of your IAR's communications to and conduct with members of the public are supervised by a supervisory representative of New England Securities Corporation, at or through the local branch office location, a regional office and/or the Home Office. This supervision takes place through personal observation, electronic monitoring, the review of written materials

and/or other appropriate practices. The Supervisor at the local branch office of New England Securities Corporation is Timothy Johnston, Sr., telephone number: 317-573-5100.

Item 7- Requirements for State-Registered Advisers

In addition to the events listed in Item 3 of Part 2B, William R. Verhagen has not been involved in any arbitration claim.

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Christopher N. Harmon

William R. Verhagen

CFP® , CPA, CFS, CLU® , ChFC® , CASL®

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This Brochure Supplement provides information about Christopher N. Harmon that supplements the William R. Verhagen CFP®, CPA, CFS, CLU®, ChFC®, CASL® Brochure. You should have received a copy of that Brochure. Please contact William R. Verhagen if you did not receive William R. Verhagen CFP®, CPA, CFS, CLU®, ChFC®, CASL®'s Brochure or if you have any questions about the contents of this supplement.

Additional information about Christopher N. Harmon is available on the SEC's website at www.adviserinfo.sec.gov.

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Item 2- Educational Background and Business Experience

Christopher N. Harmon was born in 1969 and has completed the following educational background:

1991 Alma College, Alma, MI Bachelor of Arts in Business Administration

1987 Haslett High School, Haslett, MI

Christopher N. Harmon has the following business experience:

Self Employed, Financial Services, 2002 - Current

New England Financial, Agent, 2002 - Current

New England Securities, Registered Representative, 2002 – Current

Item 3- Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4- Other Business Activities

Your IAR is a registered representative (“RR”) of New England Securities (NES) and a sales representative (“Representative”) of New England Life Insurance Company (“NELICO”). NELICO is an affiliate of Metropolitan Life Insurance Company (“MLIC”). As an RR and/or a Representative, your IAR is authorized to offer and sell products to you that are either issued or distributed by NELICO, MLIC, certain of MLIC’s affiliated companies (collectively with MLIC “MetLife Companies”), or other companies.

Products from the MetLife Companies include fixed life insurance and annuities, health insurance, variable annuities, and variable life insurance (“MetLife Products”). Your IAR, in his or her capacity as an RR and/or Representative, also is authorized to offer you certain products, including insurance, investment advisory services, annuities, and securities, issued or offered by companies other than the MetLife Companies (“non-MetLife products”).

Your IAR, as an RR and/or Representative, also may service your securities or insurance products on behalf of the company issuing the product. Your IAR, depending on his or her capacity, is compensated by a MetLife Company for sale, renewal and servicing of MetLife Products and certain authorized non-MetLife products. This compensation includes base commissions and other forms of compensation that may vary from product to product (some vendors, including MetLife Companies, pay a persistency bonus based on insurance products). You should be aware that the amount of his or her compensation may increase in part based upon the amount of MetLife Products and certain non-MetLife products that her or she sells during a set period. He or she is also eligible for additional cash and non-cash compensation based upon his or her sales of MetLife Products, certain authorized

non-MetLife products, and overall sales and productivity. Therefore, your IAR, when acting as an RR and/or Representative, may have an incentive to recommend certain products rather than others, based on the compensation and/or non-cash compensation that he or she will receive.

This potential conflict of interest is addressed by Adviser through communications to and supervision of its IAR's, and by providing disclosure to clients of specific conflicts. Additionally, the components of the investment portfolio of each client are compared with the client's needs by supervisor personnel overseeing your IAR's activities.

In addition, your IAR is involved in the following Outside Business Activities:

Innovative Financial Solutions, Inc., Vice-President, Financial Services

Item 5- Additional Compensation

Adviser and its IARs may also receive other compensation from third party investment advisers. An advisor may sponsor its own conferences for training and educational purposes to which certain clients are invited. IARs may also be invited to conferences sponsored by NES or other third party investment advisers. Clients and/or IARs may attend these conferences without charge.

In addition, the third party investment adviser may also reimburse or pay for travel, facility rental and other related or miscellaneous expenses. Your IAR also is eligible for additional cash compensation (such as medical, retirement and other benefits) from NES or another MetLife Company based on his or her sales of MetLife Products, certain authorized non-MetLife products, and overall sales and productivity. NES has referral arrangements with certain third party investment advisers for investment advisory services in exchange for a solicitation fee. The fee is paid and calculated by the third party investment advisers and is based upon the clients total assets under management and is shared with the IAR.

Item 6 - Supervision

Your IAR's communication to and conduct with members of the public are supervised by William R. Verhagen, telephone number: 812-337-1999. In addition, certain of your IAR's communications to and conduct with members of the public are supervised by a supervisory representative of New England Securities Corporation, at or through the local branch office location, a regional office and/or the Home Office. This supervision takes place through personal observation, electronic monitoring, the review of written materials and/or other appropriate practices. The Supervisor at the local branch office of New England Securities Corporation is Timothy Johnston, Sr., telephone number: 317-573-5100.

Item 7- Requirements for State-Registered Advisers

In addition to the events listed in Item 3 of Part 2B, Christopher N. Harmon has not been involved in any arbitration claim.

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Ian G. Essling

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Item 2- Educational Background and Business Experience

Ian G. Essling was born in 1980 and has completed the following educational background:

2002 Indiana University Kelley School of Business, Bloomington, IN Bachelor of Science in Business Administration with Majors in Finance, Business Process Management and Operations Management.

1998 La Porte High School, La Porte, IN

Ian G. Essling has the following business experience:

Self Employed, Financial Services, 2002 - Current

New England Financial, Agent, 2003 - Current

New England Securities, Registered Representative, 2003 – Current

Item 3- Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4- Other Business Activities

Your IAR is a registered representative (“RR”) of New England Securities (NES) and a sales representative (“Representative”) of New England Life Insurance Company (“NELICO”). NELICO is an affiliate of Metropolitan Life Insurance Company (“MLIC”). As an RR and/or a Representative, your IAR is authorized to offer and sell products to you that are either issued or distributed by NELICO, MLIC, certain of MLIC’s affiliated companies (collectively with MLIC “MetLife Companies”), or other companies.

Products from the MetLife Companies include fixed life insurance and annuities, health insurance, variable annuities, and variable life insurance (“MetLife Products”). Your IAR, in his or her capacity as an RR and/or Representative, also is authorized to offer you certain products, including insurance, investment advisory services, annuities, and securities, issued or offered by companies other than the MetLife Companies (“non-MetLife products”).

Your IAR, as an RR and/or Representative, also may service your securities or insurance products on behalf of the company issuing the product. Your IAR, depending on his or her capacity, is compensated by a MetLife Company for sale, renewal and servicing of MetLife Products and certain authorized non-MetLife products. This compensation includes base commissions and other forms of compensation that may vary from product to product (some vendors, including MetLife Companies, pay a persistency bonus based on insurance products). You should be aware that the amount of his or her compensation may increase in part based upon the amount of MetLife Products and certain non-MetLife products that

her or she sells during a set period. He or she is also eligible for additional cash and non-cash compensation based upon his or her sales of MetLife Products, certain authorized non-MetLife products, and overall sales and productivity. Therefore, your IAR, when acting as an RR and/or Representative, may have an incentive to recommend certain products rather than others, based on the compensation and/or non-cash compensation that he or she will receive.

This potential conflict of interest is addressed by Adviser through communications to and supervision of its IAR's, and by providing disclosure to clients of specific conflicts. Additionally, the components of the investment portfolio of each client are compared with the client's needs by supervisor personnel overseeing your IAR's activities.

In addition, your IAR is involved in the following Outside Business Activities:

Innovative Financial Solutions, Inc., Vice President and Secretary-Treasurer, Financial Services.

Item 5- Additional Compensation

Adviser and its IARs may also receive other compensation from third party investment advisers. An advisor may sponsor its own conferences for training and educational purposes to which certain clients are invited. IARs may also be invited to conferences sponsored by NES or other third party investment advisers. Clients and/or IARs may attend these conferences without charge.

In addition, the third party investment adviser may also reimburse or pay for travel, facility rental and other related or miscellaneous expenses. Your IAR also is eligible for additional cash compensation (such as medical, retirement and other benefits) from NES or another MetLife Company based on his or her sales of MetLife Products, certain authorized non-MetLife products, and overall sales and productivity. NES has referral arrangements with certain third party investment advisers for investment advisory services in exchange for a solicitation fee. The fee is paid and calculated by the third party investment advisers and is based upon the clients total assets under management and is shared with the IAR.

Item 6 - Supervision

Your IAR's communication to and conduct with members of the public are supervised by William R. Verhagen, telephone number: 812-337-1999. In addition, certain of your IAR's communications to and conduct with members of the public are supervised by a supervisory representative of New England Securities Corporation, at or through the local branch office location, a regional office and/or the Home Office. This supervision takes place through personal observation, electronic monitoring, the review of written materials

and/or other appropriate practices. The Supervisor at the local branch office of New England Securities Corporation is Timothy Johnston, Sr., telephone number: 317-573-5100.

Item 7- Requirements for State-Registered Advisers

In addition to the events listed in Item 3 of Part 2B, Ian G. Essling has not been involved in any arbitration claim.

Brochure Supplement

Item 1- Cover Page

Jodie R. Fishel

William R. Verhagen
CFP® , CPA, CFS, CLU®, ChFC®, CASL®

357 East Winslow Road

Bloomington, IN 47401

812-337-1999

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February 1, 2011

This Brochure Supplement provides information about Jodie R. Fishel that supplements the William R. Verhagen CFP®, CPA, CFS, CLU®, ChFC®, CASL® Brochure. You should have received a copy of that Brochure. Please contact William R. Verhagen if you did not receive William R. Verhagen CFP®, CPA, CFS, CLU®, ChFC®, CASL®'s Brochure or if you have any questions about the contents of this supplement.

Additional information about Jodie R. Fishel is available on the SEC's website at www.adviserinfo.sec.gov.

This Brochure Supplement has not been approved by the SEC or any State Securities Authority. The terms "Registered Investment Advisor" and "Investment Advisor Representative" do not mean that any particular training level or skill has been reached by the entity or person using the term. Those terms only mean that the entity or person is registered with the SEC or a State Securities Authority.

Item 2- Educational Background and Business Experience

Jodie R. Fishel was born in 1975 and has completed the following educational background:

1997 Indiana University Kelley School of Business, Bloomington, IN Bachelor of Science in Business Administration.

Jodie R. Fishel has the following business experience:

Certified Financial Planner Practitioner and Staff, 1999 – Current, William R. Verhagen CFP®, CPA, CFS, CLU®, ChFC®, CASL®, Bloomington, IN.

Item 3- Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4- Other Business Activities

Your IAR is not securities licensed and receives her compensation solely from Innovative Financial Solutions, Inc., a related corporation owned by the Adviser and other related IARs. Your IAR does have the opportunity to receive a quarterly bonus based on the overall profitability of Innovative Financial Solutions, Inc.

Item 5- Additional Compensation

Your IAR does not receive any additional compensation.

Item 6 - Supervision

Your IAR's communication to and conduct with members of the public are supervised by William R. Verhagen, telephone number: 812-337-1999.

Item 7- Requirements for State-Registered Advisers

In addition to the events listed in Item 3 of Part 2B, Jodie R. Fishel has not been involved in any arbitration claim.