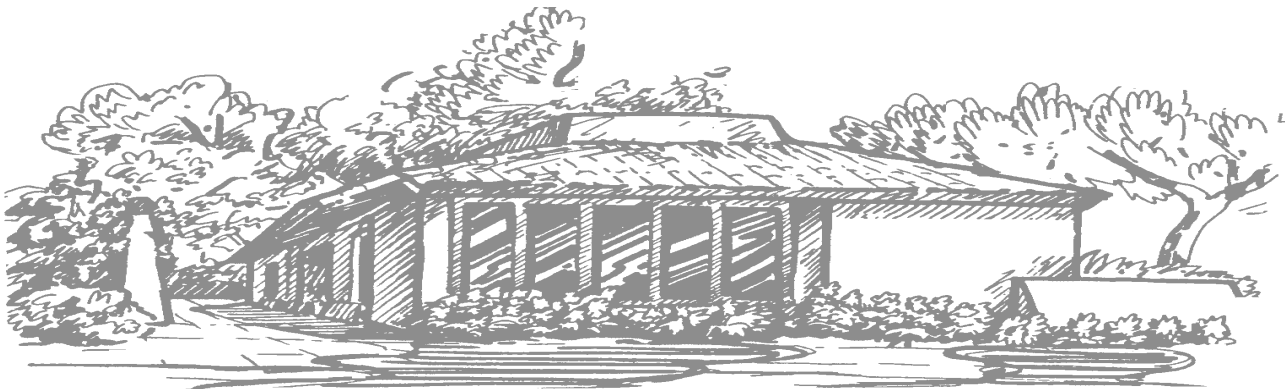


CLAREMONT FINANCIAL GROUP, INC.

A Registered Investment Advisor

DISCLOSURE STATEMENT JULY 2004 (ADV PART II)

464 N. INDIAN HILL BLVD
CLAREMONT, CA 91711
TELEPHONE: (909) 624-9200
FACSIMILE: (909) 624-1937
WWW.CLAREMONTFINANCIAL.COM
OFFICE@CLAREMONTFINANCIAL.COM



CLIENT COPY

FORM ADV
Uniform Application for Investment Adviser Registration
Part II – Page 1

OMB APPROVAL	
OMB Number:	3235-0049
Expires:	August 31, 2012
Estimated average burden	
Hours per response. . . .	4.07

Name of Investment Adviser: Claremont Financial Group, Inc.				
Address: (Number and Street)	(City)	(State)	(Zip Code)	Area Code: Telephone Number:
464 North Indian Boulevard	Claremont	CA	91711	(909) 624-9200

**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 government authority.**

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(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.

Applicant: Claremont Financial Group, Inc.	SEC File Number: 801-57506	Date: May 17, 2010
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Definitions for Part II

Related person - Any officer, director or partner of applicant or any person directly or indirectly controlling, controlled by, or under common control with the applicant, including any non-clerical, non-ministerial employee.

Investment Supervisory Services - Giving continuous investment advice to a client (or making investments for the client) based on the individual needs of the client. Individual needs include, for example, the nature of other client assets and the client's personal and family obligations.

1.	<p>A. Advisory Services and Fees. (check the applicable boxes)</p> <p>Applicant:</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%;"><input checked="" type="checkbox"/></td> <td style="width: 75%;">(1) Provides investment supervisory services</td> <td style="width: 20%; text-align: right;">80%</td> </tr> <tr> <td><input type="checkbox"/></td> <td>(2) Manages investment advisory accounts not involving investment supervisory services</td> <td style="text-align: right;">%</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td>(3) Furnishes investment advice through consultations not included in either service described above</td> <td style="text-align: right;">10%</td> </tr> <tr> <td><input type="checkbox"/></td> <td>(4) Issues periodicals about securities by subscription</td> <td style="text-align: right;">%</td> </tr> <tr> <td><input type="checkbox"/></td> <td>(5) Issues special reports about securities not included in any service described above</td> <td style="text-align: right;">%</td> </tr> <tr> <td><input type="checkbox"/></td> <td>(6) Issues, not as part of any service described above, any charts, graphs, formulas, or other devices which clients may use to evaluate securities</td> <td style="text-align: right;">%</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td>(7) On more than an occasional basis, furnishes advice to clients on matters not involving securities</td> <td style="text-align: right;">10%</td> </tr> <tr> <td><input type="checkbox"/></td> <td>(8) Provides a timing service</td> <td style="text-align: right;">%</td> </tr> <tr> <td><input type="checkbox"/></td> <td>(9) Furnishes advice about securities in any manner not described above</td> <td style="text-align: right;">%</td> </tr> </table> <p style="text-align: center;">(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.)</p>	<input checked="" type="checkbox"/>	(1) Provides investment supervisory services	80%	<input type="checkbox"/>	(2) Manages investment advisory accounts not involving investment supervisory services	%	<input checked="" type="checkbox"/>	(3) Furnishes investment advice through consultations not included in either service described above	10%	<input type="checkbox"/>	(4) Issues periodicals about securities by subscription	%	<input type="checkbox"/>	(5) Issues special reports about securities not included in any service described above	%	<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	%	<input checked="" type="checkbox"/>	(7) On more than an occasional basis, furnishes advice to clients on matters not involving securities	10%	<input type="checkbox"/>	(8) Provides a timing service	%	<input type="checkbox"/>	(9) Furnishes advice about securities in any manner not described above	%	<p>For each type of service provided, state the approximate % of total advisory billings from that service. (See instruction below.)</p>
<input checked="" type="checkbox"/>	(1) Provides investment supervisory services	80%																											
<input type="checkbox"/>	(2) Manages investment advisory accounts not involving investment supervisory services	%																											
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<input type="checkbox"/>	(8) Provides a timing service	%																											
<input type="checkbox"/>	(9) Furnishes advice about securities in any manner not described above	%																											
	<p>B. Does the applicant call any of the services it checked above financial planning or some similar term?</p>	<table style="border: none;"> <tr> <td style="text-align: center;">Yes</td> <td style="text-align: center;">No</td> </tr> <tr> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </table>	Yes	No	<input checked="" type="checkbox"/>	<input type="checkbox"/>																							
Yes	No																												
<input checked="" type="checkbox"/>	<input type="checkbox"/>																												
	<p>C. Applicant offers investment advisory services for: (check all that apply):</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%; vertical-align: top;"> <input checked="" type="checkbox"/> (1) A percentage of assets under management <input checked="" type="checkbox"/> (2) Hourly charges <input type="checkbox"/> (3) Fixed fees (not including subscription fees) </td> <td style="width: 50%; vertical-align: top;"> <input type="checkbox"/> (4) Subscription fees <input type="checkbox"/> (5) Commissions <input type="checkbox"/> (6) Other </td> </tr> </table>		<input checked="" type="checkbox"/> (1) A percentage of assets under management <input checked="" type="checkbox"/> (2) Hourly charges <input type="checkbox"/> (3) Fixed fees (not including subscription fees)	<input type="checkbox"/> (4) Subscription fees <input type="checkbox"/> (5) Commissions <input type="checkbox"/> (6) Other																									
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	<p>D. For each checked box in A above, describe on Schedule F:</p> <ul style="list-style-type: none"> • 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.	<p>Types of Clients - Applicant generally provides investment advice to: (check those that apply)</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%; vertical-align: top;"> <input checked="" type="checkbox"/> A. Individuals <input type="checkbox"/> B. Banks or thrift institutions <input type="checkbox"/> C. Investment companies <input checked="" type="checkbox"/> D. Pension and profit sharing plans </td> <td style="width: 50%; vertical-align: top;"> <input checked="" type="checkbox"/> E. Trusts, estates, or charitable organizations <input checked="" type="checkbox"/> F. Corporations or business entities other than those listed above <input type="checkbox"/> G. Other (describe on Schedule F) </td> </tr> </table>		<input checked="" type="checkbox"/> A. Individuals <input type="checkbox"/> B. Banks or thrift institutions <input type="checkbox"/> C. Investment companies <input checked="" type="checkbox"/> D. Pension and profit sharing plans	<input checked="" type="checkbox"/> E. Trusts, estates, or charitable organizations <input checked="" type="checkbox"/> F. Corporations or business entities other than those listed above <input type="checkbox"/> G. Other (describe on Schedule F)																									
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3. Types of Investments. Applicant offers advice on the following: (check those that apply)

- | | | | |
|-------------------------------------|---|-------------------------------------|--|
| <input checked="" type="checkbox"/> | A. Equity Securities | <input checked="" type="checkbox"/> | H. United States government securities |
| <input checked="" type="checkbox"/> | (1) exchange-listed securities | | |
| <input checked="" type="checkbox"/> | (2) securities traded over-the-counter | | |
| <input checked="" type="checkbox"/> | (3) foreign issues | <input type="checkbox"/> | I. Options contracts on: |
| | | <input type="checkbox"/> | (1) securities |
| <input type="checkbox"/> | B. Warrants | <input type="checkbox"/> | (2) commodities |
| <input checked="" type="checkbox"/> | C. Corporate debt securities
(other than commercial paper) | <input type="checkbox"/> | J. Futures contracts on: |
| <input checked="" type="checkbox"/> | D. Commercial paper | <input type="checkbox"/> | (1) tangibles |
| <input checked="" type="checkbox"/> | E. Certificates of deposit | <input type="checkbox"/> | (2) intangibles |
| <input checked="" type="checkbox"/> | F. Municipal securities | | K. Interests in partnerships investing in: |
| | | <input checked="" type="checkbox"/> | (1) real estate |
| | | <input type="checkbox"/> | (2) oil and gas interests |
| | | <input checked="" type="checkbox"/> | (3) other (explain on Schedule F) |
| | G. Investment company securities | <input checked="" type="checkbox"/> | L. Other (explain on Schedule F) |
| <input checked="" type="checkbox"/> | (1) variable life insurance | | |
| <input checked="" type="checkbox"/> | (2) variable annuities | | |
| <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 type="checkbox"/> | Charting | (4) <input type="checkbox"/> | Cyclical |
| (2) <input checked="" type="checkbox"/> | Fundamental | (5) <input checked="" 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 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 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
(securities held at least a year) | (5) <input type="checkbox"/> | Margin transactions |
| (2) <input checked="" type="checkbox"/> | Short term purchases
(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 checked="" type="checkbox"/> | Other (explain on Schedule F) |
| (4) <input type="checkbox"/> | Short sales | | |

Applicant: Claremont Financial Group, Inc.	SEC File Number: 801-57506	Date: May 17, 2010
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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:
 - (1) broker-dealer
 - (2) investment company
 - (3) other investment adviser
 - (4) financial planning firm
 - (5) commodity pool operator, commodity trading adviser or futures commission merchant
 - (6) banking or thrift institution
 - (7) accounting firm
 - (8) law firm
 - (9) insurance company or agency
 - (10) pension consultant
 - (11) real estate broker or dealer
 - (12) entity that creates or packages limited partnerships

(For each checked 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.)

Applicant: Claremont Financial Group, Inc.	SEC File Number: 801-57506	Date: May 17, 2010
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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.)

Describe, on Schedule F, your code of ethics, and state that you will provide a copy of your code of ethics to any client or prospective client upon request.

- 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.

Advisory affiliates monitor investment supervisory accounts on an ongoing basis and perform internal reviews no less than quarterly. Accounts are reviewed for consistency with the investment strategy and client’s investment objectives, among other things. Additional reviews may also be triggered by, among other things, changes in the account holder’s personal, tax or financial status; certain additions, withdrawals and /or market factors. Macroeconomic and company specific events may also trigger reviews. There is currently no limit on the number of accounts assigned to each advisory affiliate.

Reviews with the client for either investment supervisory accounts or for financial planning services are offered quarterly or annually as contracted by the client.

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

Clients receive standard account statements monthly or quarterly from custodians, sponsors, brokerage firms, and outside money managers that we may recommend.

We recommend that clients review financial goals and objectives and risk tolerance on an annual basis. The client has the right to renew the Investment Management Agreement each year by providing updated financial data to the advisory affiliate(s).

Other reports and reviews are issued to clients on as "as contracted for" basis and may be oral or written depending on the nature and scope of services desired by the client.

Applicant: Claremont Financial Group, Inc.	SEC File Number: 801-57506	Date: May 17, 2010
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12. Investment or Brokerage Discretion.

- A. Does applicant or any related person have authority to determine, without obtaining specific client consent, the:
- | | | |
|---|---|-----------------------------|
| (1) securities to be bought or sold? | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (2) amount of the securities to be bought or sold ? | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (3) broker or dealer to be used ? | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (4) commission rates paid? | Yes <input checked="" type="checkbox"/> | No <input 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 products 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 No
- B. Directly or indirectly compensates any person for client referrals? Yes No

(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 prepayment 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

**Schedule F of
Form ADV**

Continuation Sheet for Form ADV Part II

Applicant: Claremont Financial Group, Inc.	SEC File Number: 801-57506	Date: May 17, 2010
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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: Claremont Financial Group, Inc.	IRS Empl. Ident. No.: 95-4458857
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Item of Form (identify)	Answer
Item 1.D.	<p>ADVISORY SERVICES AND FEES</p> <p>The philosophy of Claremont Financial Group Inc. (“CFG”) is to assist clients in achieving financial security through understanding of investments, planning, investing, and investment review.</p> <p>CFG offers two financial advisory services:</p> <ol style="list-style-type: none"> 1. investment management, and 2. personal financial planning. <p>Each of these services may be billed for separately, as unique services, or in many cases for on-going client billings all services are integrated, as described below.</p> <p><u>Investment Management</u></p> <p>CFG offers investment management services exclusively on a fee basis. To serve the variety of needs of its many different investment management clients, CFG utilizes multiple compensation structures as described below. In all cases, fees for the investment services provided are paid quarterly in advance or monthly, in arrears depending on the services provided. The specific services and compensation arrangement appropriate to each client, as well as appropriate disclosures, are documented in the Investment Management Agreement, signed by the client prior to service being rendered.</p> <p>CFG offers asset allocation systems through third-party providers (“platforms”) known as Genworth Financial Wealth Management (“Genworth”) (formerly known as AssetMark Investment Services,) The Elements Financial Group, LLC (“TEG”) and FTJ FundChoice (“FTJ”). Instances where an asset allocation system is not suitable for Clients CFG will manage Client accounts directly.</p> <p>Client fees are payable quarterly, in advance, based on assets under management using the following schedule. Clients may terminate platform accounts at any time and receive a full pro-rata refund of any unearned fees. Fees may be negotiable where special circumstances exist. In no case are fees collected more than six months in advance.</p> <p>For those clients making use of the investment management services provided by CFG and the asset allocation services of TEG or Genworth, the amount of the asset management fee is based upon the total assets under management and according to the following schedule*:</p> <ul style="list-style-type: none"> 1.50% of the first \$250,000 of total investment assets under management 1.25% of the next \$250,000 1.00% of the next \$500,000 0.75% of the next \$1,000,000 0.50% of the next \$2,000,000 <p>*In addition to CFG fees noted above accounts managed on the TEG platform will be charged the platform provider’s fee of no more than 0.60% annually that includes: transaction charges, accounting and reconciliation duties, trading and research, asset allocation modeling, and the fees of the various strategists involved in the program. For accounts managed on the Genworth platform, the fee schedule above includes the expenses of the Genworth platform that includes the various strategists involved in the program.</p> <p>For those clients making use of the investment management services provided by CFG and the asset allocation services of FTJ, the annual fee is 1.75% per annum of the assets under management. This fee covers the expenses of CFG and the FTJ platform that includes the various strategists involved in the</p>

**Schedule F of
Form ADV**

Continuation Sheet for Form ADV Part II

Applicant: Claremont Financial Group, Inc.	SEC File Number: 801-57506	Date: May 17, 2010
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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: Claremont Financial Group, Inc.	IRS Empl. Ident. No.: 95-4458857
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Item of Form (identify)	Answer
	<p>program.</p> <p>Assets are generally held in custodial accounts either at Charles Schwab, TD Ameritrade, Huntington National Bank (“custodians”) or a similar custodial company. Custodians may charge clients directly for any brokerage commissions, transaction charges, transfer fees, and other similar charges that are incurred in connection with transactions for a client’s account; these charges are in addition to the fees payable to CFG. The vast majority of investment management clients being served by CFG are 100% invested in no load, load or load waived mutual fund shares, or other investment products that pay no commission to CFG, but may charge management fees. No commissionable product will be recommended or sold to any current or new client of CFG. CFG does not receive 12(b) fees, as they are retained by custodians and/or investment platforms.</p> <p>In advising retail clients of CFG to invest through various recommended investment platforms, the platforms offer model portfolios of mutual funds, Exchange Traded Funds (ETF’s) and Variable Annuity sub-accounts provided by a number of institutional investment strategists and based on the information, research, asset allocation methodology and investment strategies of these institutional strategists.</p> <p>Each of the mutual funds, ETF’s and variable annuity sub-accounts included in the model portfolios will bear its own operating expenses, including compensation to the fund or sub-account advisor. In addition to the participation fees paid to platforms and to CFG, as an investor in the mutual funds, ETF’s or variable annuity sub-accounts, the Client will indirectly bear the operating expenses of the mutual funds, ETF’s or sub-accounts as they will affect the net asset value (or share price in the case of an ETF) of each fund. The ratios of fund expenses to assets vary from fund to fund according to the actual amounts of expenses incurred and fluctuations in the fund’s daily net assets. Information on the specific expenses for each of the mutual funds will be set forth in the fund’s prospectus and periodic reports provided by the fund to the Client. Information concerning the specific expenses of each variable annuity sub-account and any other expenses assessed by each variable annuity issuer are contained in the Prospectus delivered to the Client by the variable annuity issuer.</p> <p>Additionally, a limited but increasing number of mutual funds utilized in the model portfolios offered on the platforms have begun to impose short term redemption fees for sales occurring within certain proscribed periods of time (i.e. 30-180 days) following the purchase of the funds. While the platforms’ programs are not designed for short-term trading purposes, it is possible that in certain limited circumstances, including quarterly rebalancing of model portfolios, Clients may pay short term redemption fees for certain sales of funds, which have not been held for the required minimum period. These fees, if assessed, will be collected directly by the mutual funds to offset the cost to the funds’ shareholders for such trades. The specific funds and model portfolios for which such fees may apply is subject to change on a regular basis.</p> <p>On all accounts decisions on voting of Proxies will be made by Client or Trustee of Client’s Account.</p> <p>If, for any reason, a Client wishes to terminate an investment advisory agreement in the first five business days after entering the agreement, the Client will be entitled to a full refund of any fees paid to CFG under that agreement. Thereafter, CFG or the Client may terminate the agreement at any time but will be liable for the advisory fees earned up to that date based on the fee schedule. To ensure clear communication, a termination notice must be issued in writing.</p> <p>In case a Client fails to pay the fees, CFG has the right to terminate the agreement at the end of the quarter.</p>

**Schedule F of
Form ADV**

Continuation Sheet for Form ADV Part II

Applicant: Claremont Financial Group, Inc.	SEC File Number: 801-57506	Date: May 17, 2010
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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: Claremont Financial Group, Inc.	IRS Empl. Ident. No.: 95-4458857
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Item of Form (identify)	Answer
	<p><u>Personal Financial Planning</u></p> <p>CFG offers personal financial planning services for a fee. We specialize in providing advice to professionals, pre-retirees and those who are retired. CFG uses financial strategies consistent with the individual client's financial condition, tax status, and risk/reward objectives. Strategies may focus on investments, insurance, taxes, and/or estate plans.</p> <p>Our investment management services, as described elsewhere herein, are part of the implementation process that occurs once the initial planning has been accomplished. Use of our investment management services is not required.</p> <p>Clients can stop the planning process at any point and the relationship will be considered terminated. Also, if quarterly fees are not paid, CFG will terminate the financial planning agreement at the end of the quarter.</p> <p>Over the series of planning meetings, written information and analysis is compiled, which may include one or more of the following areas:</p> <ol style="list-style-type: none"> 1. the Client's objectives and financial goals, 2. a review of the Client's assets, liabilities, income and expenses, 3. a review, analysis and recommendations regarding one or more of the subject planning areas previously listed, 4. a summary of findings and 5. an action guide or "To Do" list. <p>CFG renders no legal or accounting advice.</p> <p>Clients receive a copy of all written documents that are developed and discussed during the time we work together. If there are questions, these are reviewed in our on-going discussions, or between meetings, through whatever means of communication is most convenient for the Client.</p> <p>Personal financial planning (the analysis, written report, and subsequent modifications and services) is a service separate from our investment management services. Clients have full discretion as to how they choose to implement the recommendations discussed in the financial planning phase. CFG will generally recommend implementation of financial plans, using Claremont Financial Group, Inc. as the investment advisor. There are no requirements to use Claremont Financial Group, Inc. or its affiliates for investment services.</p> <p>Some Clients may use the services of CFG only for the financial planning; others may choose to use CFG only for investment management services. Many Clients use both of these options.</p> <p>The current hourly rates charged to Clients are:</p> <p>Nicholas Scalzo, Gaetan Scalzo \$150/hr Senior Associate \$100/hr Paraplanner \$ 75/hr Clerical \$ 30/hr</p> <p>Rates may be negotiable where special circumstances exist.</p> <p>Hourly Clients are billed at the completion of each key planning task for time incurred. By practice, fees are not collected in advance for services to be performed. In no case are fees collected more than six months in advance.</p>

**Schedule F of
Form ADV**

Continuation Sheet for Form ADV Part II

Applicant: Claremont Financial Group, Inc.	SEC File Number: 801-57506	Date: May 17, 2010
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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: Claremont Financial Group, Inc.	IRS Empl. Ident. No.: 95-4458857
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Item of Form (identify)	Answer
Item 2.	<p>Financial planning is an on-going process that should last a lifetime. After the initial risk analysis is done and recommendations are presented to and accepted by the Client, on-going planning is an important service provided by CFG. The cost of financial planning services will be incorporated into the investment management fees for those clients making use of the investment management services of CFG. For such Clients, there will be no additional charge for normal planning services over and above the investment fees. Additional analysis may require additional charges and will be negotiated on a client-by-client basis.</p> <p>If, for any reason, a Client wishes to terminate a financial planning agreement in the first five business days after entering the agreement, the Client will be entitled to a full refund of any fees paid to CFG under that agreement. Thereafter, Claremont Financial Group, Inc. or the Client may terminate the agreement at any time, but the Client will be liable for the financial planning fees earned to that date and/or for the expenses incurred by CFG based on the standard hourly rates previously noted. To ensure clear communication, a termination notice must be issued in writing.</p> <p>FURNISH ADVICE ABOUT SECURITIES</p> <p>It is agreed that any controversies between CFG and the Client arising out of the business of Claremont Financial Group, Inc., or our Agreement, except for those disputes between Claremont Financial Group, Inc., and the Client arising under the Federal Securities Laws which are held to be non-arbitrable as a matter of law, shall be submitted to arbitration conducted under the provisions of the commercial arbitration rules of the FINRA Dispute Resolution Arbitration. Arbitration must be commenced by service upon the other party of the written demand for arbitration or a written notice of intention to arbitrate, therein electing the arbitration tribunal. In the event the Client does not make such election within five (5) days of such demand or notice then the Client authorizes CFG, to make such election on the Client behalf. Judgment upon any award rendered by the arbitrators shall be final and may be entered in any court having jurisdiction thereof. This clause does not constitute a waiver of any right provided by the Investment Advisors Act of 1940, as amended, including the right to choose the forum, whether arbitration or adjudication, in which to seek resolution of disputes.</p> <p>TYPES OF CLIENTS</p> <p>CFG specializes in providing financial planning and investment management services to professionals and retired (or about to be retired) persons. As a result of estate planning actions, charitable actions and other decisions made by these individual clients, CFG also provides its services to many personal and family trusts, to private charitable foundations and to a variety of charitable trusts. As a result of clients passing away, CFG occasionally provides its services to various estates.</p> <p>CFG offers its investment management services and its related financial planning expertise with regards to qualified and non-qualified retirement plans (including pension and profit sharing plans, 401(k) plans, Simplified Employee Pension Plans, etc.) to corporations and other business entities. Some of these may arise as a result of services being provided to the business owners. Some may be independent of any such relationship.</p>
Item 3.L.	<p>TYPES OF INVESTMENTS</p> <p>CFG may offer advice on any of a full range of investments and may also offer advice on other types of investments such as business opportunities.</p> <p>The vast majority of investments recommended by CFG are in the form of no load mutual funds or</p>

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Applicant: Claremont Financial Group, Inc.	SEC File Number: 801-57506	Date: May 17, 2010
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	<p>equivalent investment products.</p> <p>The investment selection offered to clients may be limited by the knowledge and experience of the personnel of CFG and/or the resources available to it as a result of its relationships with custodians and other providers in the broader financial industry.</p> <p>Suitable categories of investments are selected in accordance with the clients' attitudes about risk and their need for capital appreciation or income production, with all transactions weighted. Within each category, individual issues are selected whose characteristics are most consistent with the particular objectives for which the category was chosen.</p> <p>We evaluate the client's investments to determine whether they harmonize with his/her financial objectives. We design and propose an investment strategy in an effort to help him/her attain his/her financial goals.</p> <p>With respect to clients investing through a platform, CFG introduces clients to investment managers or retains sub-advisers who provide discretionary management of individual portfolios of equity and/or fixed income securities.</p>
Item 4.A.(5); 4.B.(8); and 4.C.(7)	<p>METHODS OF ANALYSIS, SOURCES OF INFORMATION, INVESTMENT STRATEGIES</p> <p>CFG offers asset allocation systems through various third-party providers. These providers utilize a variety of methods of analysis, sources of information, and investment strategies in the management of client accounts. Details of the methods, sources, and strategies that the third-party providers utilize are outlined in each provider's disclosure brochure. Applicable disclosure brochures are provided to clients engaging those services.</p>
Item 4.B.(8)	<p>SOURCES OF INFORMATION</p> <p>CFG utilizes many sources of public information to include financial news and research materials. At the corporate office of the non-affiliated Broker/Dealer, Pacific Financial Associates, with which advisory affiliates are licensed as registered representatives and/or registered principals, we consult specialists in financial planning, mutual funds, limited partnerships, variable annuities, and insurance products, and we consult with the due diligence/investment research staff who review the products of various companies.</p> <p>CFG uses commercially available services, specifically financial publications and information services dealing with investment research and taxation.</p> <p>Such information may be obtainable in print, on computer media, via the Internet, or via some other electronic means. Company prepared materials (particularly prospectuses) and research releases prepared by others are also used. As an investment advisor, CFG has the frequent opportunity to access information from a variety of experts, whether through personal visits, telephone calls, or at industry or related meetings. Other registered investment advisors may also be employed to provide additional expertise in unique situations.</p>
Item 4.C.(7)	<p>INVESTMENT STRATEGIES</p> <p>It is the objective of CFG to have an Investment Policy Statement for each client. The Investment Policy Statement is a document that outlines the policies and procedures to be followed by Claremont</p>

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Item 5.	<p>Financial Group, Inc. on behalf of the client and is individualized for each client. Topics addressed in a typical Investment Policy Statement may include the target asset allocation, the trigger for re-balancing procedures to be implemented, the investment goals, time horizon, risk tolerance, tax considerations, frequency and type of monitoring and reporting, criteria for investment selection and overall investment strategy. Such items, where appropriate, are discussed in greater detail below. By its nature, investing is long-term oriented. However, short-term influences that might impact a client's financial situation are not ignored.</p> <p>Investment recommendations are designed to satisfy a hierarchy of needs, the first of which is the client's need for short-term cash flow and liquidity. To meet this requirement a level of short-term reserve funds is recommended, and appropriate investment vehicles are suggested. The second series of recommendations is geared to long-term considerations with emphasis placed on liquidity. Investments are selected for long-term growth or income potential but which are readily convertible to cash should unforeseen circumstances warrant. After these first two needs appear satisfied, the emphasis for the client's remaining funds is placed on long-term investments without regard to liquidity. Tax reduction strategies may also play an important role in these recommendations.</p> <p>Each portfolio maintains a target asset allocation. Generally, each portfolio is reviewed every quarter by the platforms to evaluate the extent to which the actual allocation matches the target allocation. Where the variance is considered excessive (as defined by the individual client's Investment Policy Statement), the platform takes appropriate actions (buys and sells) in order to bring the actual allocation within acceptable range of the target allocation. This process is referred to as "re-balancing."</p> <p>Additionally, we systematically compare the actual allocation against the target allocation; when the variance exceeds a pre-established limit, we rebalance the portfolio in an effort to control the risk exposure. Since we believe that all investments are subject to cycles, this process of re-balancing offers a systematic means to help us sell when investment categories have been in favor and to buy when they have been out of favor. Consistently buying low and selling high further helps to control risk.</p> <p>Once client needs have been defined and plans have been developed and implemented, the results need to be monitored and adjustments will be needed. As the initial assumptions change, the plans themselves may need to be adapted. Continuous portfolio management is important in an effort to keep the client's portfolio consistent with the client's objectives.</p> <p>EDUCATION AND BUSINESS STANDARDS</p> <p>Advisory affiliates must be investment and financial planning professionals. Additionally, advisory affiliates must meet the applicable examination requirements of the states in which CFG conducts its advisory business. Professional staff members may possess a BA, BS, MA or PhD. degrees; or a Chartered Life Underwriter designation and are either credentialed as a Certified Financial Planner, or enrolled in a course designed to achieve such designations. Other staff members bring other skills and experience.</p> <p>Advisory affiliates must have passed an appropriate securities examination and be registered representatives or registered principals with Pacific Financial Associates, Inc. Certain states may also require affiliates to pass the Uniform Investment Advisor Examination (Series 65) or Uniform Combined Examination (Series 66).</p>
Item 6.	<p>EDUCATION AND BUSINESS BACKGROUND</p> <p>J. Michael Fay (Year of Birth - 1937) Ohio Northern University (BS Education)</p>

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Item 8.	<p>California State University Los Angeles (MA Social Science) California State University Los Angeles (MA School Supervision) Claremont Graduate School (PhD. Education) College for Financial Planning (CFP) Claremont Financial Group, Inc., President/CEO, January 1994 to December 2005; Vice President, January 2005 to July 2006; Chairman, November 2005 to present Pacific Financial Associates, Inc., Registered Principal January 2005 to July 2006; Associated Planners Investment Advisory, Inc. Advisory Affiliate, July 1988 to December 2004 Associates Securities Corp., Registered Principal, May 1988 to December 2004</p> <p>Nicholas Scalzo (Year of Birth - 1969) Attended California State University, Fullerton from 1987-1992 Chartered Life Underwriter designation from the American College for Financial Planning, 2006 The Elements Financial Group, LLC – Managing member, December 2006 to present Claremont Financial Group, Inc Co-owner and CEO, July 2005 to present Pacific Financial Associates., Registered Principal, October 2005 to present Associated Securities Corp., Registered Representative, July 2002 to October 2005 Royal Alliance Inc., Registered Representative, January 2000 to July 2002 Centaurus Financial Inc., Registered Representative, July 1995 to January 2000</p> <p>Gaetan Scalzo (Year of Birth - 1966) Attended Orange Coast Community College from 1985-1988 Certified Financial Planner, certification May, 2006 The Elements Financial Group, LLC – Managing Member, December 2006 to present Claremont Financial Group, Inc Co-owner and President, July 2005 to present Pacific Financial Associates, Registered Representative, November 2005-present Associated Securities Corp., Registered Representative, August 2002 to November 2005 Royal Alliance Inc., Registered Representative, January 2000 to August 2002 Centaurus Financial Inc., Registered Representative, May 1997 to January 2000 Southland Micro Systems, Import Broker, March 1996 to May 1997 Hempstead CO., Intl.Sales, December 1996 to March 1997 CA Community News, Account Rep, October 1993 to February 1996</p> <p>OTHER FINANCIAL INDUSTRY ACTIVITIES OR AFFILIATIONS</p> <p>Nicholas Scalzo and Gaetan Scalzo are Managing Members of The Elements Financial Group, LLC, a registered investment adviser, and provider of one of the platforms recommended by CFG. As members, Nicholas and Gaetan Scalzo participate in the profits and losses of The Elements Financial Group, LLC. As such, they have a conflict of interest in recommending a platform in which they have a proprietary interest over another platform.</p> <p>For the most part, CFG only recommends securities that do not involve sales commissions. To work with Clients, CFG requires each Client to open one or more investment accounts with an independent company that provides account custody. To perform appropriate transactions necessary to provide investment management services, CFG may from time to time establish non-binding relationships with one or more such companies including but not limited to, Charles Schwab, TD Ameritrade, Huntington National Bank or others as circumstances as warrant.</p> <p>CFG charges clients an asset management fee, calculated as a percentage of asset balances involved. Compensation will be comparable to that common in the industry. See fee structure listed above.</p> <p>Nicholas Scalzo and Gaetan Scalzo are associated with Pacific Financial Associates, Inc. (PFA) as a</p>

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	<p>principal and registered representative respectively. PFA is a general securities Broker/Dealer and FINRA member.</p> <p>As registered representatives of PFA, advisory affiliates, in their individual capacities, may recommend securities, asset management, or insurance products offered by PFA, or its affiliates. If our clients purchase these products through us, we will receive the normal commissions or fees. Thus, a conflict between our interests and those of our advisory clients may exist. The client is under no obligation to purchase products we recommend, or to purchase products either through us or through PFA.</p>
Item 9.	<p>PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS</p> <p>When acting as registered representatives of PFA, the advisory affiliates of Claremont Financial Group, Inc. will be compensated for effecting securities transactions on the normal commission schedule.</p>
Item 9.B.	<p>All Advisory affiliates of CFG are also registered representatives or registered principals with FINRA, and are members of the SIPC. Clients are under no obligation to use affiliates in their various other registered or licensed capacities. If clients elect to utilize advisory affiliates in their representative or the licensed capacity, these affiliates may receive additional compensation. As such, a conflict of interest exists. Securities offered through this arrangement will be on the same basis as those offered by other brokerage firms and such compensation is comparable to that common in the industry, as disclosed by prospectus, confirmation or offering memorandum.</p> <p>It is possible for advisory affiliates to also receive compensation for the sale of real estate, insurance, collectibles, commodities, and other "non-security" products as a result of client implementation of a financial plan recommendation.</p>
Item 9.E.	<p>At times, the interests of CFG, and/or its advisory affiliates correspond with their clients' interest, and then we may invest in (or sell) the same securities that are recommended to clients. While this may represent a potential conflict of interest, in each instance this is fully disclosed to the client.</p> <p>Clients have priority to invest over advisory affiliates. It is the policy of CFG that no owner or person employed by CFG may purchase or sell a security until after any and all recommended or requested transactions which involve said security for one or more client accounts are completed. Such employees or owners of CFG shall not benefit in any way from transactions placed on behalf of advisory accounts. Since it would be virtually impossible for any member of CFG to impact the price of a mutual fund share, this rule is waived for mutual fund purchases and sales. For general securities transactions, (e.g., individual stocks, bonds, options, etc.), advisory affiliates will generally be "last in" and "last out" or simultaneous with clients. At no time will the applicant or its affiliates trade ahead of clients.</p> <p>The advisor is too small of an investor to noticeably affect the market. CFG obtains information from a wide variety of publicly available sources. The advisors have no, and do not claim to have, sources of inside or private information.</p> <p>Since situations like those described under Items 8 & 9 above may represent a conflict of interest, CFG has established the following restrictions to ensure its fiduciary responsibility is fulfilled.</p> <ol style="list-style-type: none"> 1. Any owner or employee of CFG shall not buy or sell securities for their personal portfolio(s) where their decision is substantially derived, in whole or in part, by reason of his or her employment unless the information is also available to the investing public on reasonable inquiry. 2. No employee or owner of CFG shall put his or her own interest before that of the advisory

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	<p>client.</p> <ol style="list-style-type: none"> 3. CFG gives the unrestricted right to all clients to decline to implement any recommendation or advice rendered. 4. CFG emphasizes the unrestricted right of each client to select and choose any broker or dealer and/or insurance company he or she wishes. 5. CFG requires that all affiliated persons must act in accordance with all applicable federal and state regulations governing registered investment advisory practices. 6. Any affiliated person not in observance of the above may be disciplined. <p><u>CFG Code of Ethics</u></p> <p>Pursuant to SEC Regulation, CFG has adopted a code of ethics and is available to clients on request, and provided to all employees as well.</p> <p>Our mission is to provide professional services with integrity, objectivity, competence, fairness, and putting the client's interest first. In addition,</p> <ol style="list-style-type: none"> 1. CFG employees will comply with state and federal securities laws. Any violation must be reported to the Chief Compliance Officer. 2. CFG Employees will limit access to material non-public information about the adviser's securities recommendations and client securities holdings and transactions by individuals who do not need the information to perform their duties. 3. Procedures for employees' securities trading are set forth in the supervisory manual issued to all employees. 4. From the date of employment, and thereafter on a quarterly basis, CFG employees will report their securities transactions to the chief compliance officer. The transactions will be reviewed by the CEO as well, and maintained in a file in the CEO's office.
Item 10.	<p>CONDITIONS FOR MANAGING ACCOUNTS</p> <p>CFG offers both financial planning and investment management services. Each service may be provided on its' own or they both may be provided to clients requesting both. Most clients take advantage of both services.</p> <p>As described elsewhere in this document, a variety of compensation structures are available to address most client needs. Those clients requesting the comprehensive investment management services as described above generally must meet a minimum investment amount of \$250,000.</p> <p>Accounts below these minimums may be accepted on an individual basis at the discretion of CFG.</p>
Item 12.	<p>INVESTMENT OR BROKERAGE DISCRETION</p> <p>Clients electing to participate in the platforms offered by TEG, Genworth, or FTJ, will be required to execute an investment advisory agreement with CFG granting CFG discretionary authority and limited power of attorney with respect to the investment of the client's assets. Pursuant to such discretionary authority, CFG retains TEG as a sub-adviser or Genworth or FTJ as co-adviser to serve as discretionary money manager with respect to the assets of clients' accounts and to perform the following services: (i) buy, sell, invest, reinvest, convey, exchange, convert, transfer, redeem, liquidate or otherwise dispose of securities in the assets of the clients' accounts in the platform without notice to, or approval of, CFG or clients, which are consistent with the model portfolios selected by CFG on behalf of clients; (ii) allocate investments within the chosen model portfolios, without distinction between principal and</p>

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Item 13.	<p>income; and (iii) enter into agreements with Strategists and/or third-party managers to provide manage model portfolios for the platform.</p> <p><u>Investment Brokerage Discretion - Suggesting Brokers to Clients</u></p> <p>Investment clients will generally be directed to an independent company to act as custodian for the necessary investment accounts. Such independent companies may include but not necessarily be limited to Charles Schwab, TD Ameritrade and Huntington National Bank.</p> <p>ADDITIONAL COMPENSATION</p> <p><u>Genworth Financial Wealth Management (formerly known as AssetMark Investment Services)</u></p> <p>With respect to Genworth Financial Wealth Management, CFG is entitled to receive a quarterly reimbursement from Genworth Financial Wealth Management, for qualified marketing and/or business development expenses incurred by Claremont Financial Group, Inc. The amount of such reimbursement is based on the total assets invested at the end of each calendar quarter in the Genworth Financial Wealth Management Program, as follows:</p> <table border="0"> <thead> <tr> <th style="text-align: left;">Asset Level</th> <th style="text-align: left;">Quarterly Reimbursement</th> </tr> </thead> <tbody> <tr> <td>\$25mm</td> <td>\$1,250</td> </tr> <tr> <td>\$35mm</td> <td>\$1,750</td> </tr> <tr> <td>\$50mm</td> <td>\$2,500</td> </tr> <tr> <td>\$75mm</td> <td>\$3,750</td> </tr> <tr> <td>\$100mm</td> <td>\$5,000</td> </tr> </tbody> </table> <p>Genworth Financial Wealth Management's Schedule H is provided to each client joining the Genworth Financial Wealth Management Program Services.</p> <p><u>Schwab</u></p> <p>CFG may recommend that clients establish brokerage accounts with the Schwab Advisor Services division of Charles Schwab & Co., Inc. (Schwab), a FINRA registered broker-dealer, member SIPC, to maintain custody of clients' assets and to effect trades for their accounts. Although CFG may recommend that clients establish accounts at Schwab, it is the client's decision to custody assets with Schwab. CFG is independently owned and operated and not affiliated with Schwab.</p> <p>Schwab provides CFG with access to its institutional trading and custody services, which are typically not available to Schwab retail investors. These services generally are available to independent investment advisors on an unsolicited basis, at no charge to them so long as a total of at least \$10 million of the advisor's clients' assets are maintained in accounts at Schwab Advisor Services. These services are not contingent upon CFG committing to Schwab any specific amount of business (assets in custody or trading commissions). Schwab's brokerage services include the execution of securities transactions, custody, research, and access to mutual funds and other investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment.</p> <p>For CFG client accounts maintained in its custody, Schwab generally does not charge separately for custody services but is compensated by account holders through commissions and other transaction-related or asset-based fees for securities trades that are executed through Schwab or that settle into Schwab accounts.</p>	Asset Level	Quarterly Reimbursement	\$25mm	\$1,250	\$35mm	\$1,750	\$50mm	\$2,500	\$75mm	\$3,750	\$100mm	\$5,000
Asset Level	Quarterly Reimbursement												
\$25mm	\$1,250												
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	<p>Schwab Advisor Services also makes available to CFG other products and services that benefit CFG but may not directly benefit its clients' accounts. Many of these products and services may be used to service all or some substantial number of CFG's accounts, including accounts not maintained at Schwab.</p> <p>Schwab's products and services that assist CFG in managing and administering clients' accounts include software and other technology that (i) provide access to client account data (such as trade confirmations and account statements); (ii) facilitate trade execution and allocate aggregated trade orders for multiple client accounts; (iii) provide research, pricing and other market data; (iv) facilitate payment of [Advisor Firm's] fees from its clients' accounts; and (v) assist with back-office functions, recordkeeping and client reporting.</p> <p>Schwab Advisor Services also offers other services intended to help CFG manage and further develop its business enterprise. These services may include: (i) compliance, legal and business consulting; (ii) publications and conferences on practice management and business succession; and (iii) access to employee benefits providers, human capital consultants and insurance providers. Schwab may make available, arrange and/or pay third-party vendors for the types of services rendered to CFG.</p> <p>Schwab Advisor Services may discount or waive fees it would otherwise charge for some of these services or pay all or a part of the fees of a third-party providing these services to CFG. Schwab Advisor Services may also provide other benefits such as educational events or occasional business entertainment of CFG personnel. In evaluating whether to recommend that clients custody their assets at Schwab, CFG may take into account the availability of some of the foregoing products and services and other arrangements as part of the total mix of factors it considers and not solely on the nature, cost or quality of custody and brokerage services provided by Schwab, which may create a potential conflict of interest.</p> <p><u>Referral Arrangements</u></p> <p>Advisory affiliates may enter into an agreement with referral sources such as tax professionals in a fee sharing arrangement. In any such case a separate disclosure document will be signed by and provided to Client.</p>