

V2 Financial Group, LLC

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3-11-2011

FORM ADV PART 2 BROCHURE

This brochure provides information about the qualifications and business practices of V2 Financial Group, LLC. If you have any questions about the contents of this brochure, please contact us at (630) 364 - 4529. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about V2 Financial Group, LLC is also available on the SEC's website at www.adviserinfo.sec.gov. The searchable IARD/CRD number for V2 Financial Group is 142189.

V2 Financial Group, LLC is a Registered Investment Adviser. Registration with the United States Securities and Exchange Commission or any state securities authority does not imply a certain level of skill or training.

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Advisory Business

Form ADV Part 2A, Item 4

V2 Financial Group LLC (hereinafter, "V2" or the "Firm") is a registered investment adviser, registered with the states of Illinois, Texas, and California. V2 has been in business since January 2007. V2 is owned by Venkatakrishna S. Vedam (a.k.a Venkata Vedam) and Venkatram Krishnamurthy (a.k.a Venkat Krishnamurthy).

At V2 our primary goal is to leverage our finance and economics education at the University Of Chicago Booth School Of Business, for the benefit of our investors. We believe successful investing requires systematic planning, disciplined execution and ongoing evaluation of results and our goal is to implement these for our clients.

Our services and model are built upon the foundations of modern portfolio theory, macroeconomic analysis and behavioral finance. We make investment decisions based on extensive, ongoing fundamental and technical analysis. While we take a long term approach to investing, we are tactical in our asset allocation depending on macroeconomic conditions. Our tactical investment strategies capitalize on short term market fluctuations without sacrificing the benefits of a long term asset allocation strategy.

Once we have discussed a client's goals and analyzed their tolerance for risk, we manage our client's investments by building and implementing a well diversified portfolio balanced across at least 10 – 15 different asset classes (e.g. US large company stocks, emerging market stocks, different types of bonds, commodities etc) representing investments across the globe. The proportions of these asset classes at any given time will depend upon the client's investment profile, circumstances (e.g. age, tolerance for risk etc), macroeconomic conditions, market fluctuations and the recommendations from our investment model, which is built using the concepts of "modern portfolio theory". Our approach, which combines long term strategic portfolio allocations with shorter term tactical allocation shifts, blends the traditional "buy and hold" approach with a more active "tactical" management approach. Our portfolio management style is not predicated upon stock picking, market timing or frequent trading.

V2 tailors advisory services to the individual needs of clients. For example, Individual clients' risk tolerance, investment time horizon, liquidity needs, exposure to concentrated stock positions are taken into consideration in developing and managing portfolios. Clients may impose restrictions on investing in certain securities or types of securities. For example clients may direct V2 not to include Alcohol or Tobacco stocks in their portfolios. Clients' employers may also place limitations regarding types of securities allowed to be included in the portfolio.

V2 provides the following services:

- 1) Asset Management
- 2) Investment plan preparation

The **Asset Management service** involves creating and managing investment portfolios for clients based upon their investment goals and risk tolerances.

The **Investment plans** are documents that provide a detailed plan for clients who do not need implementation or ongoing asset management services from V2. These plans may include provisions for limited updates and consultations over the course of the year.

As of March 11, 2011, V2 managed \$24.82 Million in assets. All assets were managed on a discretionary basis.

Fees and Compensation

Form ADV Part 2A, Item 5

Asset management

Asset management services are provided for clients who need V2 to manage the investment accounts where the client's funds are invested. Asset management will be guided by an investment plan (There are no additional fees for the

Investment plan in this case; fees for the plan are included in the asset management fees). Fees are based upon the assets under management (AUM) as detailed below:

ASSETS UNDER MANAGEMENT (AUM)	ANNUAL FEES*
Up to \$2,000,000	1%
AUM between \$2,000,000 - \$5,000,000	0.75%
AUM above \$5,000,000	.5%

e.g. (1) Fees for a client with AUM of \$500,000 would be \$5,000

(2) Fees for a client with AUM of \$2,500,000 would be \$20,000 + .75% of \$500,000=\$23,750

(3) Fees for a client with AUM of \$5,500,000 would be \$20,000 (first \$2 M at a rate of 1%) + \$22,500 (next \$3M at a rate of 0.75%) + 0.5% of \$500,000 = \$45,000

*Annual fees are in addition to mutual fund expenses, brokerage trading costs, brokerage fees and private manager fees.

Minimum Annual Fees, regardless of the AUM is \$1,000.

Asset management fees are not negotiable.

Investment plans

V2 develops Investment plans for a fixed fee, for clients who desire an Investment plan, with limited updates and consultations over the course of the year, and do not need implementation or ongoing asset management. The fixed fee is determined by estimating the number of hours to be spent preparing the plan and then quoting a fixed price. Fees may range from \$1,000 to as much as \$20,000. There is no typical plan, as plans are customized to the specific needs of the client. The following are some examples. An example of a client who would be quoted a plan with a fixed \$1,000 fee would be a young, single person with no dependents, assets of \$100,000 or less, and a simple asset accumulation goal. Four to Six hours of interview, analysis and report generation would provide estimated amounts and investment/savings vehicles, based on the client's risk tolerance and goals. An example of a client who would be quoted a plan with a fixed \$2,500 fee would be a married couple with children, \$250,000 - \$750,000 in assets, several investment accounts and investment vehicles (e.g. several stocks, mutual funds etc), existing college funds and/or interest in funding for college for the children, retirement assets (e.g. IRA's and/or workplace retirement plans such as 401(k)'s) to be analyzed, and tax considerations or tax consequences based on the investment vehicles recommended. 10 to 15 hours of interview, analysis, reporting and research specific to the client's investment and tax situation would be needed to develop recommendations. An example of a client who would be quoted a plan with a fixed \$8,750 fee would be a married couple with children, about \$1 million to \$2 million in assets, many investment accounts and investment vehicles (e.g. many stocks, mutual funds, bonds), existing college funds and/or interest in funding for college for the children, significant (\$500,000 +) retirement assets (e.g. IRA's and/or workplace retirement plans such as 401(k)'s), several legal agreements in place (e.g. trusts), tax considerations or tax consequences based on the investment vehicles recommended, and existing tax advisors, legal counsel and accounting advisors who must coordinate and implement the plan. There would be ten or more hours of interview time to cover the existing financial situation/accounts and discuss potential investments, and another fifteen to thirty hours of research specific to their tax and investment situation, and investigation of vehicles like trusts for suitability.

An example of a client who would be quoted a plan with a fixed \$20,000 fee would be a married couple with children, about \$10 million to \$15 million in assets, many investments and legal agreements in place, existing complex trust and estate planning documents, significant business ownership and existing tax advisors, legal counsel and accounting advisors who must coordinate and implement the plan. Forty or more hours of interview time with the clients and the various advisors and a further forty or more hours of research would be required to cover the existing financial situation and existing legal documents and create a plan. An estimate of total cost will be determined at the start of the advisory relationship. If the client chooses to proceed, 1/3 of the estimated fee is due upon signing of the Agreement, with the balance due upon completion.

Fees for asset management are deducted from clients' accounts after they have been provided an invoice.

Additional Fees and Expenses

In addition to Asset management fees, clients are responsible for mutual fund or other fund expenses, brokerage trading costs, brokerage fees and private manager fees. Advice offered by V2 may involve investment in mutual funds. Clients are hereby advised that all fees paid to V2 for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds (as described in each fund's prospectus) to their shareholders. These fees will generally include a management fee and other fund expenses. Further, these transaction charges may be incurred when purchasing or selling securities. V2 does not share in any portion of the brokerage fees/transaction charges imposed by the custodian holding the client funds or securities. Clients should review all fees charged by mutual funds, brokers, custodians, third party advisers, V2, and others to fully understand the total amount of fees to be paid by the client.

Asset management

Fees for Asset management clients will be payable quarterly in arrears. V2 does not bill asset management fees in advance.

Investment Plans

An estimate of total cost will be determined at the start of the advisory relationship. If the client chooses to proceed, 1/3 of the estimated fee is due upon signing of the Agreement, with the balance due upon completion. The initial deposit is non-refundable.

Performance-Based Fees and Side-By-Side Management

Form ADV Part 2A, Item 6

V2 Financial Group does not accept performance based fees or participate in side-by-side management. Side-by-side management refers to the practice of managing accounts that are charged performance-based fees while at the same time managing accounts that are not charged performance-based fees. Performance-based fees are fees that are based on a share of capital gains or capital appreciation of a client's account. Our fees are calculated as described in the *Advisory Business* section above, and are not charged on the basis of a share of capital gains upon, or capital appreciation of, the funds in your advisory account.

Types of Clients

Form ADV Part 2A, Item 7

V2 currently provides services only to Individuals and Small Businesses. In the future, V2 may provide services to Trusts, Investment companies and pension plans.

Methods of Analysis, Investment Strategies and Risk of Loss

Form ADV Part 2A, Item 8

V2 uses Fundamental and Technical analysis. Since the bulk of V2's investments are held in low cost index mutual funds and index based ETF's (Exchange Traded Funds), fundamental analysis involves studying macroeconomic trends and variables and estimating fair price levels for individual asset classes (e.g. U.S. Large company Stocks, S&P 500). Technical analysis involved studying price charts to calculate measures such as moving averages and momentum.

V2 evaluates the client's investments to determine whether they correspond with the client's financial objectives and proposes a portfolio to help the client attain financial goals. Modern portfolio theory, Mean Variance Optimization, and

ongoing analysis of economic data, in conjunction with clients' goals, risk tolerance and circumstances, are employed in developing recommended portfolios. Portfolios are reallocated when they become out of alignment with recommended ranges, or when the client's investment objectives change.

Our investment strategy entails buying securities and holding them for long periods (greater than 1 year) of time. On occasion, we may sell securities with shorter holding periods depending on macroeconomic conditions, or the client's exposure to that particular asset class. For certain clients, depending on account size (typically portfolios greater than \$200,000) and the nature of the holdings (e.g. concentrated position in an individual stock), we occasionally use conservative options strategies (Selling Covered Calls, Buying Puts, Selling Money Covered Puts and Buying calls) to reduce portfolio volatility.

Risk of Loss

Investing in securities involves risk of loss that clients should be prepared to bear. V2 does not represent or guarantee that our services or methods of analysis can or will predict future results, successfully identify market tops or bottoms, or insulate clients from losses due to market corrections or declines. V2 cannot offer any guarantees or promises that your financial goals and objectives will be met. Past performance is in no way an indication of future performance.

We primarily invest in broadly diversified index based funds. The asset allocation mix (Stocks vs Bonds vs Commodities vs Cash) is determined based on the client's profile (e.g. age, time to retirement, tolerance for losses in the portfolio, liquidity needs) and determines the risk level of the portfolio.

Due to the broadly diversified nature of index mutual funds and ETF's, the level of company specific risk is mitigated. However, investors must be aware that they are still exposed to broad market risk, due to their participation in the stock market.

Disciplinary Information

Form ADV Part 2A, Item 9

V2 has been registered since 2007, and neither the firm, nor any management persons have any legal or disciplinary events.

Other Financial Industry Activities and Affiliations

Form ADV Part 2A, Item 10

We have not provided information on other financial industry activities and affiliations because we do not have any relationship or arrangement that is material to our advisory business or to our clients with any of the types of entities listed below.

1. broker-dealer, municipal securities dealer, or government securities dealer or broker
2. investment company or other pooled investment vehicle (including a mutual fund, closed-end investment company, unit investment trust, private investment company or "hedge fund," and offshore fund)
3. other investment adviser or financial planner
4. futures commission merchant, commodity pool operator, or commodity trading advisor
5. banking or thrift institution
6. accountant or accounting firm
7. lawyer or law firm
8. insurance company or agency
9. pension consultant
10. real estate broker or dealer
11. sponsor or syndicator of limited partnerships

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

Form ADV Part 2A, Item 11

Description Code Of Ethics

V2 will always hold the client's interests above its own in making investment recommendations. The firm expects its employees to comply with all laws, rules and regulations applicable to its operation and business. V2 does not use inside or private information in making securities recommendations to clients, and will strive to avoid violations of the insider trading laws. V2 will be scrupulous in ensuring that it avoids conflicts of interests with its investment clients. Any real or potential conflicts of interests will be disclosed promptly to clients. All client information will be maintained in a confidential manner. V2 will endeavor to deal fairly with investment clients, service providers, and competitors, and shall not seek unfair advantage through improper concealment, abuse of confidential information, misrepresentation of material facts, or improper and unfair dealing. V2 will provide a copy of its code of ethics to any client or prospective client upon request.

Clients or prospective clients may obtain a copy of our Code of Ethics by contacting us at the telephone number on the cover page of this brochure.

Participation or Interest in Client Transactions

Neither our firm nor any of our Associated Persons has any material financial interest in client transactions beyond the provision of investment advisory services as disclosed in this brochure.

Personal Trading Practices

At times, the interests of the principals and staff members of V2 Financial Group correspond with its clients' interests, and at such times, it may invest in the same securities that are recommended to clients. However, if such a transaction presents a conflict of interest, V2 will not engage in the transaction, keeping clients' interests first.

Brokerage Practices

Form ADV Part 2A, Item 12

We maintain relationships with several custodians/brokerage firms. We believe that recommended broker-dealers provide quality execution services for our clients at competitive prices. Price is not the sole factor we consider in evaluating best execution. We also consider the quality of the brokerage services provided by the recommended broker-dealers, including the firm's reputation and financial stability, execution capabilities, commission rates, technology, and responsiveness to our clients and our firm.

We participate in the TD AMERITRADE Institutional program. TD AMERITRADE is an independent and unaffiliated with our firm. However, we may receive some benefits from TD AMERITRADE through our participation in the institutional programs.

TD AMERITRADE Research and Other Benefits

Our firm participates in the TD AMERITRADE Institutional program. TD AMERITRADE Institutional is a division of TD AMERITRADE, Inc. ("TD AMERITRADE") member FINRA/SIPC/NFA. TD AMERITRADE is an independent and unaffiliated SEC-registered broker-dealer and FINRA member. TD AMERITRADE offers to independent investment advisors services which include custody of securities, trade execution, clearance and settlement of transactions. Our firm receives some benefits from TD AMERITRADE through its participation in the program.

There is no direct link between our firm's participation in the program and the investment advice we give to our Clients. Our firm does receive benefits through our participation in the program that are typically not available to TD AMERITRADE retail investors. These benefits include the following products and services (provided without cost or at a discount): receipt of duplicate Client statements and confirmations; research related products and tools; consulting services; access to a trading desk serving adviser participants; access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to Client accounts); the ability to

have advisory fees deducted directly from Client accounts; access to an electronic communications network for Client order entry and account information; access to mutual funds with no transaction fees and to certain institutional money managers; and discounts on compliance, marketing, research, technology, and practice management products or services provided to our firm by third party vendors.

Some of the products and services made available by TD AMERITRADE through the program may benefit our firm but may not benefit all Client accounts. These products or services may assist our firm in managing and administering Client accounts, including accounts not maintained at TD AMERITRADE. The benefits received by our firm through participation in the program do not depend on the amount of brokerage transactions directed to TD AMERITRADE and are not considered soft dollar benefits. As part of our fiduciary duties to our clients, we endeavor at all times to put the interests of our clients first.

Brokerage for Client Referrals

We do not receive client referrals from broker-dealers in exchange for cash or other compensation, such as brokerage services or research.

Directed Brokerage

In limited circumstances, and at our discretion, some clients may instruct our firm to use one or more particular brokers for the transactions in their accounts. If you choose to direct our firm to use a particular broker, you should understand that this might prevent our firm from aggregating trades with other client accounts or from effectively negotiating brokerage commissions on your behalf. This practice may also prevent our firm from obtaining favorable net price and execution. Thus, when directing brokerage business, you should consider whether the commission expenses, execution, clearance, and settlement capabilities that you will obtain through your broker are adequately favorable in comparison to those that we would otherwise obtain for you.

Block Trades

We combine multiple orders for shares of the same securities purchased for advisory accounts we manage (this practice is commonly referred to as “block trading”). We will then allocation a portion of the shares to participating accounts in a fair and equitable manner. In the event that an order is only partially filled, the allocation of the shares purchased is typically proportionate to the size of the client’s portfolio and is not based on account performance or the amount or structure of management fees. Subject to our discretion regarding factual and market conditions, when we combine orders, each participating account pays an average price per share for all transactions. Accounts owned by our firm or persons associated with our firm may participate in block trading with your accounts; however, they will not be given preferential treatment.

Review of Accounts

Form ADV Part 2A, Item 13

Client accounts are reviewed on a periodic basis. The review can be driven by changes in market conditions, changes in the asset allocation, or changes in the client’s investment circumstances (e.g. risk tolerance, liquidity needs, and time horizon). Other than the above, periodic reviews are also conducted on a monthly and quarterly basis. Account reviews are conducted by Mr. Venkat Krishnamurthy (CEO) and Mr. Venkata Vedam (President).

An other than periodic review can be driven by changes in market conditions, changes in the asset allocation, or changes in the client’s investment circumstances (e.g. risk tolerance, liquidity needs, time horizon).

Written reports are provided to clients on a quarterly basis. Three reports are provided

- 1) A summary of the client’s overall portfolio performance, for most recent quarter, current year, prior years (if client was under V2 management for entire year), and since inception. Performance data for applicable benchmark(s) and major market indices are also included.
- 2) A report showing the client’s asset allocation (as of end of prior quarter), change in value of portfolio by time, holdings (stocks, bonds, mutual funds), performance of each account under management, and trading activity

- during the most recent quarter.
- 3) Market commentary and market data for the most recent quarter.

Client Referrals and Other Compensation

Form ADV Part 2A, Item 14

V2 does not directly or indirectly compensate any third party individual or entity (Solicitor) for client referrals.
V2 does not receive any compensation from any third party in connection with providing investment advice to clients.

Custody

Form ADV Part 2A, Item 15

Provided we receive your written authorization, we directly debit your account(s) for the payment of our advisory fees. This ability to deduct our advisory fees from your accounts causes our firm to exercise limited custody over your funds or securities. We do not have physical custody of any of your funds and/or securities. Your funds and securities will be held with a bank, registered investment company, broker-dealer, or other independent, qualified custodian. You will receive account statements from the independent, qualified custodian(s) holding your funds and securities at least quarterly. The account statements from your custodian(s) will indicate the amount of our advisory fees deducted from your account(s) each billing period. You should carefully review account statements for accuracy.

Investment Discretion

Form ADV Part 2A, Item 16

V2 assumes discretionary authority over clients' accounts that are entrusted by clients to V2 for asset management. A power of attorney from the custodian is executed before assuming discretionary authority. In the absence of a power of attorney from the custodian, a power of attorney prepared by V2 Financial Group is executed before assuming discretionary authority. Clients may specify investment objectives, guidelines, and/or impose certain conditions or investment parameters for the management of account(s).

Voting Client Securities

Form ADV Part 2A, Item 17

V2 will not vote proxies on behalf of advisory client's accounts.

Clients will receive their proxies directly from their custodian or transfer agent. Clients may contact V2 with questions, with the understanding that V2 does not offer legal advice regarding proxy votes.

Financial Information

Form ADV Part 2A, Item 18

V2 is not required to provide financial information to clients because we do not:

- require the prepayment of fees in excess of \$500 and six or more months in advance, or
- take custody of client funds or securities, or
- have a financial condition that is reasonably likely to impair our ability to meet our commitments to clients.

Requirements for State-Registered Advisers

Form ADV Part 2A, Item 19

Venkatram Krishnamurthy, CEO, and Venkata K.S. Vedam, President/CCO, make all management decisions for our firm. Please refer to the Form ADV Part 2B for information on education, business background, and outside business activities of management personnel and those giving advice on behalf of our firm. The Part 2B supplement is provided and incorporated by reference to this Brochure.

Neither our firm, nor any of our Associated Persons are compensated for advisory services with performance-based fees. Please refer to the “Performance-Based Fees and Side-By-Side Management” section above for additional information on this topic.

Neither our firm, nor any of our Associated Persons have any reportable arbitration claims, civil, self-regulatory organization proceeding or administrative proceeding.

Neither our firm, nor any of our Associated Persons have a material relationship or arrangement with any issuer of securities.

Additional Information

Your Privacy

We view protecting your private information as a top priority. Pursuant to applicable privacy requirements, we have instituted policies and procedures to ensure that we keep your personal information private and secure.

We do not disclose any nonpublic personal information about you to any nonaffiliated third parties, except as permitted by law. In the course of servicing your account, we may share some information with our service providers, such as transfer agents, custodians, broker-dealers, accountants, consultants, and attorneys.

We restrict internal access to nonpublic personal information about you to employees, who need that information in order to provide products or services to you. We maintain physical and procedural safeguards that comply with regulatory standards to guard your nonpublic personal information and to ensure our integrity and confidentiality. We will not sell information about you or your accounts to anyone. We do not share your information unless it is required to process a transaction, at your request, or required by law.

You will receive a copy of our privacy notice prior to or at the time you sign an advisory agreement with our firm. Thereafter, we will deliver a copy of the current privacy policy notice to you on an annual basis. Please contact our main office at the telephone number on the cover page of this brochure if you have any questions regarding this policy.

Trade Errors

In the event a trading error occurs in your account, our policy is to restore your account to the position it should have been in had the trading error not occurred. Depending on the circumstances, corrective actions may include canceling the trade, adjusting an allocation, and/or reimbursing the account. If a trade error results in a profit, the trade error will be corrected in the trade error account of the executing broker-dealer and you will keep the profit.

Class Action Lawsuits

We do not determine if securities held by you are the subject of a class action lawsuit or whether you are eligible to participate in class action settlements or litigation nor do we initiate or participate in litigation to recover damages on your behalf for injuries as a result of actions, misconduct, or negligence by issuers of securities held by you.

Venkatram Krishnamurthy & Venkata K.S.Vedam

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3-11-2011

FORM ADV PART 2B BROCHURE SUPPLEMENT

This brochure supplement provides information about Venkatram Krishnamurthy and Venkata K.S.Vedam that supplements the V2 Financial Group, LLC brochure. You should have received a copy of that brochure. Please contact us at (630) 364 – 4529 if you did not receive the full disclosure brochure or if you have any questions about the contents of this supplement.

Additional information about our V2's management personnel is available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background and Business Experience

Form ADV Part 2B, Item 2

Venkatram Krishnamurthy, CEO

Education

Indian Institute of Technology, India: B.S. – Mechanical Engineering (1991)

University of Texas at Austin: M.S. – Operations Research (1993)

University of Chicago: M.B.A – Finance & Marketing (1999)

Business Background

United Airlines, Manager / Director, 1993 – 2003

Edward Jones Investments, Investment Representative, 2003 – 2004

College of Lake County, Professor of Business, 2004 – Present

V2 Financial Group, LLC, Chief Executive Officer, 2006 - Present

Venkata K.S. Vedam, President/CCO

Education

Nagarjuna University, India: B.S. – Electrical Engineering (1990)

University of Illinois at Chicago: M.S. – Electrical Engineering / Computer Science (1994)

University of Chicago: M.B.A – Finance, Strategy & Entrepreneurship (2005)

Business Background

Keane, Inc, Sr. Consultant, 1994 – 1999

Motorola, Manager, 1999 - 2001

Home Mortgage Solutions Inc, Mortgage consultant, 2001 – 2004

ABS Home Mortgage, Mortgage Consultant, 2004 – Present

Millennium Financial and Business Services, Inc. (“MFBS Inc.”),

Owner/President/Consultant, 2002 – Present

V2 Financial Group, LLC, President/Chief Compliance Officer, 2006 - Present .

Disciplinary Information

Form ADV Part 2B, Item 3

Mr. Krishnamurthy does not have any reportable legal or disciplinary disclosure. Mr. Vedam does not have any legal or disciplinary disclosure.

Other Business Activities

Form ADV Part 2B, Item 4

Mr. Krishnamurthy, CEO of V2 Financial Group, is also a Professor of Business at College of Lake County. As such, he teaches courses in business and personal finance. He generally spends approximately 9 to 12 hours in class and spends approximately 20 to 24 total hours per week devoted to planning, instruction, grading and office hours, etc.

Mr. Vedam, President and CCO of V2 Financial Group, is also a licensed loan originator in the State of Illinois with ABS Home Mortgage d/b/a ABS Funding. As such, he provides consulting services and loan origination (as an independent contractor) to those in need of various loan services and products. Mr. Vedam does not originate loans outside of Illinois. Mr. Vedam may earn commissions for the sale of certain loan products. Mr. Vedam spends an average of 5 to 10 hours per month in this activity.

In addition, Mr. Vedam is Founder and President of Millennium Financial and Business Services, Inc. ("MFBS Inc."). MFBS Inc. is a company that provides a wide array of business and financial services on rare occasions, directly or in collaboration with trusted 3rd Parties. As such, Mr. Vedam may provide consulting services in the areas of business strategy and/or development, real estate investments, mortgage consulting, etc. The time spent devoted to these activities varies depending on the needs of clients and the types of services provided. MFBS Inc. also provides tax preparation services on a limited client by client basis, and certain advisory clients of V2 may freely choose to engage MFBS separately for such services. Clients of V2 are expressly advised that all fees for services provided by MFBS are separate and distinct from the fees charged by V2 for investment advisory services. Advisory Clients are under no obligation to utilize the services offered by MFBS Inc.

Additional Compensation

Form ADV Part 2B, Item 5

Messrs. Krishnamurthy and Vedam do not receive any additional compensation or economic benefit from a non-client in connection with providing advisory services to clients.

Supervision

Form ADV Part 2B, Item 6

Mr. Krishnamurthy, CEO, and Mr. Vedam, President/CCO, typically form investment decisions and recommendations on a joint basis. As the Chief Compliance Officer, Mr. Vedam is responsible for monitoring and ensuring that all activities are in accordance with the firm's written policies and procedures, which are reasonably designed to detect and prevent violations of the securities laws, rules and regulations.

Mr. Vedam can be reached at (630) 364 – 4529.

Requirements for State-Registered Advisers

Form ADV Part 2B, Item 7

Messrs. Krishnamurthy and Vedam do not have any reportable arbitration claims, have not been found liable in a civil or self-regulatory organization proceeding or administrative proceeding, and have not been the subject of a bankruptcy petition.