

DISCLOSURE BROCHURE

IN CONFORMANCE WITH
THE INVESTMENT ADVISOR ACT OF 1940 RULE 204-3(A)



BUILD...GROW...PROTECT™

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BROCHURE DATED – *January 1st, 2011*



This Brochure provides information about qualifications and business practices of TCS Financial Services, Inc. and should be considered before becoming a client. If you have questions about the contents of this brochure, please contact Lawrence W. Wiswall Jr, CFP® by telephone at (877) 827-4685 and/or via email info@tcsfinancial.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about TCS Financial Services, Inc. also is available on the SEC's website at www.advisorinfo.sec.gov (CRD# 136148)

MATERIAL CHANGES

As this brochure is a new document, it contains no changes from a previous version. However, TCS Financial Services, Inc. will use this section in future filings to identify material changes from the previous version.

Due to this is the first time in this format, TCS Financial Services Inc. encourages you to read this entire document carefully.

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ADVISORY BUSINESS

Mission Statement

TCS Financial Services is dedicated to serving as a trusted wealth manager to clients and communities across the United States through education, planning and ethical management of their financial affairs with the goal of simplifying their financial lives and achieving their goals.

The Firm

Founded in 2005 by Lawrence W. Wiswall, Jr., CFP®, TCS Financial Services, Inc. (“Company”) is an independent wealth management and registered investment advisory¹ firm headquartered in Greensboro, N.C. A Delaware corporation, TCS Financial Services provides financial planning and investment services to clients across the US².

As an independent company, TCS Financial Services is not directly affiliated with any Wall Street, mutual or brokerage firm and is not an employee of any insurance carrier. As such, the Company does not charge commission on our investment management services, nor are we compensated by third parties for selling investment products. By operating in this manner, we maintain the freedom to explore the products and services which best meet clients’ needs, regardless of their origination.

TCS Financial Services believes in a wealth management approach to planning for clients’ futures. As each decision and area of a client’s financial life affects another, the Company offers and recommends comprehensive services as opposed to singular products. These offerings include investments, insurance and financial planning services, comprised of retirement, education, tax, and estate planning.

Because each client has unique circumstances, goals and needs, TCS Financial Services customizes our recommendations, while also offering education, insight and availability when you need us most.

Through our "Planning is a process, not a product" approach, we work with our clients as they implement their plans and develop their portfolios based on their risk profiles, their long term goals and their expectations. By taking this approach, TCS Financial Services *invests* to meet clients’ needs versus *trades*. We do this using a core satellite strategy, which combines low fee index products (the core) with select opportunities to provide what we believe offers the best risk adjusted rate of return available.

¹The term “registered investment advisor” is not intended to imply that TCS Financial Services, Inc. has attained a certain level of skill or training. It is used strictly to reference the fact that TCS Financial Services, Inc. is “registered” as an “investment advisor” with regulatory agencies that may have regulatory jurisdiction over their business practices

²TCS Financial Services may only transact business in a state if first registered, excluded or exempted from state investment advisor or IA Rep registration requirements.

As of January 1st of 2011 TCS Financial Services had managed assets of eighteen million (\$18,000,000) in discretionary assets and another seven hundred thousand (\$700,000) of non-discretionary assets.

TCS Financial Services uses a six step approach to work with clients on both financial plans and investment management. These six steps are:

- Establishing and defining the relationship
- Gathering data and determining your goals
- Analyzing and evaluating financial status
- Developing and presenting recommendations and alternatives
- Implementing recommendations
- Monitoring the recommendations

Financial Planning

Financial Planning

TCS Financial Services, Inc. offers comprehensive, specific and hourly financial planning based on the type of planning client's desire. These plans can encompass insurance, investments, tax, college, retirement and estate planning with comprehensive plans quoted based on the time, complexity and nature of the plan for the year including implementation.

As financial planning relies on gathering data and developing goals, clients play a clear role in the development of the plan. The information clients provide is needed in order to effectively develop and deliver a plan. TCS Financial Services uses a combination of meetings, phone calls and both online and paper questionnaires to gather the needed data.

Once the information is gathered, TCS Financial Services will analyze and evaluate the data and deliver a draft plan to confirm the information provided is accurate and review possible changes to goals and situations. With adjustments made, final plans are presented and the process of implementing the suggestions and monitoring begins.

Financial Planning Fees:

TCS Financial Services, Inc. furnishes hourly advice through financial & investment consultation at a rate of \$180.00 per hour with a 2.5 hour minimum that is billed on a monthly basis. This amount can be negotiable based upon factors such as anticipated usage and the services needed.

All comprehensive financial plans are offered via a negotiated fixed fee that will range from \$450 to \$15,000 for the initial engagement depending on type and complexity of work required. Such fee will be disclosed in a Financial Planning Contract which will include the costs to review materials, preparation of a comprehensive financial plan with implementation and monitoring. Fees are due one-quarter (1/4) in advance, one-half (1/2) upon presentation of a draft document and the final one-quarter (1/4) at the presentation of the final plan.

Termination:

Clients have five (5) days from signing the financial planning agreement to terminate the agreement without charge. If a client wishes to terminate the agreement after such time and before the presentation of the final plan, TCS Financial Services will be compensated through the date of termination for time spent. Upon presentation of the final plan, termination is no longer an option and payment will be due in full.

Targeted financial planning can be terminated at any time. TCS Financial Services will bill for any services rendered from the date of the last bill up to the date of termination at the agreed upon hourly rate.

Investment Advisory Services

TCS Financial Services currently offers investment advisory services which consist of either managing clients' investable assets or providing consultation services. We offer this either through custodial services with Fidelity Investments and/or TD Ameritrade, or clients can also choose to use an outside company. Advisory services encompass the management of individual, trust, or joint brokerage accounts including retirement.

FEES & COMPENSATION

TCS Financial Services, Inc. provides active and passive investment management services with fees based on a percentage of assets under management "AUM". During clients' initial consultation with TCS Financial Services, we'll explain our billing processes and offer specific estimates for managing your investment accounts.

The fees that TCS Financial Services, Inc. charges for investment management services are based by a class³; determined at the onset of the relationship and prior to the time the investment advisory agreement is signed. TCS Financial Services also has clients sign a fee schedule to confirm the class chosen.

Classes are determined on numerous factors based on the clients' individual account(s). These factors can include the total amount of the assets under management but also other factors including but not limited to:

- type of account(s)
- investment strategy/style to be used based on the client's needs
- trading frequency
- tolerance
- types of securities to be purchased
- complexity

³Due to NY State requirements, individuals who reside in New York are ineligible to have a class chosen and will automatically fall in class 5 for the first 24 months after which time will be lowered to class 4

Since there is always a greater amount of work involved when forming initial relationships and aligning your accounts with your goals, TCS Financial Services will automatically lower clients' class by one level after 24 months as our client, reducing your overall fees.

Fee:

The fee clients pay uses a tiered structure so clients pay a lower % the larger the amounts of assets a client has. Fees generally range between 60 basis points (.6%) to 150 basis points (1.5%) per year with a 150 basis point (1.5%) maximum possible fee due to the tiered structure. While TCS Financial Services, Inc. does not require or impose a minimum account size or value; a minimum quarterly fee of \$250 is charged for account maintenance for accounts managed by TCS Financial Services regardless of their size⁴. Thus for smaller accounts, it may not be advantageous to utilize the services of TCS Financial Services, Inc. as fees may be excessive based on the investments. We therefore recommend having minimum investable assets valued at \$100,000 or greater. These minimum fees are sometimes waived at the discretion of TCS Financial Services, Inc. depending on the circumstances. In addition, under certain circumstances, TCS will allow for a self-managed accounts offered at 25 basis points or a quarter of one percent (1/4 of 1%).

TCS Financial Services, Inc. bills clients using following fee schedule for assets under management;

ANNUAL FEE SCHEDULE							
Portfolio Size			% of Portfolio				
			Class 5	Class 4	Class 3	Class 2	Class 1
\$0	to	\$100,000.00	1.50%	1.20%	1.00%	0.80%	0.60%
\$ 100,000.01	to	\$ 500,000.00	1.20%	1.00%	0.80%	0.60%	0.40%
\$ 500,000.01	to	\$ 1,000,000.00	1.00%	0.80%	0.60%	0.40%	0.30%
\$ 1,000,000.01	to	\$ 2,500,000.00	0.80%	0.60%	0.40%	0.30%	0.25%
\$ 2,500,000.01	to	\$ 10,000,000.00	0.60%	0.40%	0.30%	0.25%	0.20%
\$10,000,000.01	and above		TBD	TBD	TBD	TBD	TBD

EXAMPLE USING TIER STRUCTURE:

(One Million Dollars (\$1,000,000) in Assets under Management, billed using Class 3)

\$100,000.00	1.0%	\$1,000.00
\$400,000.00	0.8%	\$3,200.00
\$500,000.00	0.6%	\$3,000.00
\$1,000,000 Total	.72% Fee	\$7,200 Total Annual Fee

⁴Fees and Minimum account size may be negotiable on a client by client basis

Additional Costs:

In addition to the fees TCS Financial Services, Inc. charges to manage your account, clients will also incur brokerage and other transactions costs, more information on these fees are discussed in the “Brokerage” Section. Certain investments also have fees associated with them including mutual fund expenses. While the recommended philosophy of TCS Financial Services, Inc., as previously stated, is to keep costs down through using ETF’s and “no load” mutual funds, at times certain mutual fund investments may carry a “load” or fee.

TCS Financial Services, Inc. and all employees do not accept compensation for any investment products sold, however clients always have the option to purchase investments through other brokers or agents that are not affiliated with TCS Financial Services.

Timing:

Asset management fees are assessed on a quarterly basis and are payable quarterly in advance based on the market value of the account on the last day of each calendar quarter. These fees are also adjusted for deposit and withdrawal activity in the quarter immediately prior and will either increase or decrease the fee depending on activity. As fees are adjusted for these factors, clients will receive refunds if the advisory account is terminated and funds removed before the end of the billing period.

Payment:

Although funds are not held in custody by TCS Financial Services, Inc. or any of its employees, TCS Financial Services offers clients who use either TD Ameritrade or Fidelity Investments the option to have their quarterly fee automatically debited from the investment account with prior written approval from the client. Client otherwise will be billed the fee and responsible for the payment directly. For debited fees, TCS Financial Services will provide written notice to the custodian and also notice to the client itemizing the fee including detailing the amount, period covered, assets under management used to determine the amount and the formulae used.

Termination:

As provided and stated in the investment advisory agreement, clients may terminate the relationship with 30 days written notice. Clients will receive a pro-rata refund of unearned advisory fees. Clients additionally have the option to terminate any written agreement within 5 business days of signing an agreement without penalty.

PERFORMANCE BASED FEES & SIDE-BY-SIDE MANAGEMENT

TCS Financial Services, Inc. does not charge a performance based fees for any accounts.

TYPES OF CLIENTS

TCS Financial Services, Inc. offers services to individuals, families, trusts, estates, charitable organizations, retirement plans and corporations other than banks, investment companies and pension and profit sharing plans. Our clients are currently located across the United States.

Individual clients and families can be from a wide range of net worth and while there are no minimums for establishing and account with TCS Financial Services for investment advisory services; minimum charges may prevent potential clients from benefiting from the use of TCS Financial Services. Current clients include executives, physicians, attorneys, professional women and independent business owners in addition to many retirees.

METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS

TCS Financial Services, Inc. invests and may offer advice in equity securities including exchange, OTC and foreign issues, Warrants, Corporate Debt securities, Commercial Paper, CD's, Municipal Securities, Investment company securities including mutual funds, Government Securities of both US and foreign countries, Options and future contracts on both securities and commodities as well as interest in partnerships investing in real estate and oil and gas interests. Clients should understand that investment decisions are subject to various market, currency, economic, political and business risks, and that those investment decisions will not always be profitable. All of these investment options involve risk of loss that the client should be prepared to bear.

TCS Financial Services, Inc. does not guarantee the future performance of any account or any specific level of performance, the success of any investment decision or strategy that TCS Financial Services, Inc. may use, or the success of TCS Financial Services, Inc.'s overall management of the Account. Some investment decisions may further involve an increase to a client's tax complexity.

Throughout the investment process TCS Financial Services, Inc. reviews numerous sources of information which includes but is not limited to; financial newspapers and magazines, research material prepared by others including investment companies and corporate rating services, inspection of corporate records such as annual reports, prospectuses, SEC filings and press releases.

TCS Financial Services, Inc. additionally uses analysis and research software including those developed by Morningstar® and VectorVest® and information gathered from the finance sites of Google, Yahoo, CNBC and Bloomberg.

With this information gathered, TCS Financial Services' investment philosophy is simple: to best manage and grow clients' wealth, we recommend the investments that will strike the right balance between clients' desired return and clients' personal risk profile.

We do this using non-proprietary, low-cost products, and manage your portfolio by investing in assets rather than trading them, as is the standard broker/dealer practice. We also use a long term approach, and monitor your portfolio to rebalance when it deviates from its objective or clients' circumstances change.

To best serve our clients, TCS Financial Services utilizes a **core/satellite philosophy**. The core satellite approach is an investment style that mixes index and active investments. While many advisors choose active management, a core satellite combines the low cost, tax efficiency and strong foundation of a diversified asset allocation found with a passive index portfolio and the opportunities for enhanced performance compared to its benchmark found with active management.

As clients' allocation is one of the key factors of the performance of a portfolio, a core satellite approach further allows for easier rebalancing to an allocation and the ability to easily move away from poor performing managers towards well performing ones. TCS Financial Services believes that this allows us to achieve the best risk adjusted rate of return for clients' portfolio.

In order for active managers to charge their fees, they must disseminate away from their benchmarks, which increases the risk of the portfolio. While this can provide excess return, there is no reason to pay the higher fees for the index portion of clients' portfolio when lower fee options, including ETFs and low-cost no load funds, exist.

TCS Financial Services often uses ETFs as the core of our portfolios as they offer low fee options that are more tax efficient than mutual funds. The satellite or active portions of our portfolios consist of individual equities and active managers we feel can best provide your portfolio with excess alpha (increased returns compared to risk taken).

There may be circumstances where TCS Financial Services deviates from this philosophy with a portion of a portfolio at which time short sales, trading, options writing or margin transactions may be used. TCS Financial Services may use individually or in combination charting, cyclical, fundamental or technical methods to assist in choosing securities to invest in.

Education & Business Standards:

TCS Financial Services, Inc. requires each investment advisor representative it employs to have a college degree in a related field or an equivalent 10 years' experience. Representatives are strongly encouraged to pursue a professional designation and accident, life, and health insurance licenses. Representatives are also encouraged to pursue the series 7 or 66 securities exam. In order to advise clients the person must either be or actively pursuing a CFP™, CFA, ChFC or CPA and have 2 years' experience in the financial services industry.

DISCIPLINARY INFORMATION

TCS Financial Services, Inc. presently has no pending and has not had any disciplinary, criminal nor legal events to disclose. This is further true for any employees or principals of TCS Financial Services, Inc.

OTHER FINANCIAL INDUSTRY ACTIVITIES & AFFILIATIONS

Neither TCS Financial Services, Inc. nor its principal or employees are affiliated with other financial industry activities.

The firms' principal is however a licensed insurance agent and with authority to sell life, health, long term care and disability insurance on a commission basis. Insurance sales are conducted under TCS Business Services, Inc. Additional compensation from these transactions may be received through TCS Business Services, Inc. on top of planning and investment fees. Clients are under no obligation to use TCS Business Services, Inc. however the principal always uses multiple quotes from a number of insurance companies including Crump Insurance.

Hours can vary throughout the year and are normally non-business hours. For these activities the principal generally devotes approximately 1% to 5% of his time.

CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING

TCS Financial Services, Inc. has adopted a Code of Ethics ("Code") that sets forth a standard of conduct for all employees. The code was created to express our belief of our fiduciary obligation to all clients. The company has appointed Lawrence W Wiswall Jr., CFP® as our Chief Compliance Officer and feels its President can best carry out its enforcement considering its gravity. A complete copy of our Code of Ethics is available upon request by any interested party, including current and perspective clients.

Employee Personal Trading:

TCS Financial Services and its employees are permitted to buy and sell securities for their own accounts; these securities may also be recommended to our clients. The size of such transactions are small in relation to the total market for each security and are not believed to materially affect the securities market value, however no such transaction will be done in a manner that would be a detriment to our client's investments. Advisory reps will not engage in purchasing or selling for their own account if securities are being traded for client without principal's notification and as outlined in the company adopted policies and procedures.

Clients are informed of personal purchases and sales by advisor when clients hold same security. Block sales will be used when available to ensure consistent pricing among clients and no preferential treatment or advantage is given to reps or principal. TCS Financial Services, Inc. does not allow any activity that might be considered insider trading.

BROKERAGE PRACTICES

TCS Financial Services, Inc. has set up agreements and participates in the institutional customer programs offered by National Financial Services LLC and Fidelity Brokerage Services LLC (collectively, and together with all affiliates, "Fidelity") and TD Ameritrade Institutional ("TD Ameritrade"), a division of TD Ameritrade Inc. independent and unaffiliated SEC registered discount brokerage-dealer firms and FINRA members to provide "institutional platform services."

TCS Financial Services, Inc., nor its principal, Lawrence W. Wiswall Jr., CFP® receives any fees in exchange for the recommendation of using Fidelity or TD Ameritrade though TCS Financial Services, Inc. does receive some benefits from this relationship. Other firms may be added in the future if determined however clients are not required to have funds held with Fidelity or TD Ameritrade Institutional and/or any recommended custodian.

TCS Financial Services believes our agreement with both Fidelity and TD Ameritrade allows TCS Financial Services to negotiate the lowest possible commissions and services by Fidelity and TD Ameritrade. Clients may pay higher or lower commissions at a different broker dealer. The factors in choosing Fidelity and TD Ameritrade as the primary custodians include; cost of transactions, availability of products, telephone and internet support, execution, quality of statements and the overall reputation of the broker dealer.

TCS Financial Services, Inc. is independently operated and owned and is not affiliated with Fidelity or TD Ameritrade however participates in TD Ameritrade or Fidelity's institutional program and may recommend these firms to clients for custody & brokerage services. TCS Financial Services, Inc. further believes it is in the client's best interest to have choices when choosing a firm to serve as custodian.

There is no direct link between TCS Financial Services 's participation in the program and the investment advice it gives to its clients, although TCS Financial Services receives economic benefits through its participation in the program that are typically not available to retail investors. These benefits include the following products and services (provided without cost or at a discount): (i) duplicate client statements and confirmations; (ii) research related products and tools; (iii) consulting services; (iv) access to a trading desk serving advisor participants; (v) access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to client accounts); (vi) the ability to have advisory fees deducted directly from client accounts; (vii) access to an electronic communications network for client order entry and account information; (viii) access to mutual funds with no transaction fees and to certain Institutional money managers; and (ix) discounts on compliance, marketing, research, technology, and practice management products or services provided to TCS Financial Services Inc.

TD Ameritrade or Fidelity may also have paid for business consulting and professional services received by TCS Financial Services, Inc. (or its personnel) and may also pay or reimburse expenses (including travel, lodging, meals, and entertainment expenses) to attend conferences or meetings relating to the program or to TD Ameritrade or Fidelity's advisor custody and

brokerage services generally. Some of the products and services made available by TD Ameritrade or Fidelity through the program may benefit TCS Financial Services, Inc. but may not benefit its client accounts. These products or services may assist TCS Financial Services in managing and administering client accounts, including accounts not maintained at TD Ameritrade or Fidelity.

Other services made available by TD Ameritrade or Fidelity are intended to help TCS Financial Services manage and further develop its business enterprise. The benefits received by TCS Financial Services, Inc. (or its personnel) through participation in the program do not depend on the amount of brokerage transactions directed to TD Ameritrade or Fidelity. Clients should

be aware, however, that the receipt of economic benefits by TCS Financial Services, Inc. or its related persons in and of itself creates a potential conflict of interest and may indirectly influence TCS Financial Services, Inc.'s choice or recommendation of TD Ameritrade or Fidelity for custody and brokerage services.

Fidelity and TD Ameritrade generally do not charge its advisor clients separately for custody services but are compensated by account holders through commissions and other transaction-related or asset-based fees for securities trades that are executed through or that settle in Fidelity and TD Ameritrade accounts (i.e., transactions fees are charged for certain no-load mutual funds, commissions are charged for individual equity and debt securities transactions). Fidelity and TD Ameritrade provide access to many no-load mutual funds without transaction charges and other no-load funds at nominal transaction charges.

Fidelity and TD Ameritrade are providing TCS Financial Services, Inc. with certain brokerage and research products and services that qualify as "brokerage or research services" under Section 28(e) of the Securities Exchange Act of 1934 ("Exchange Act").

REVIEW OF ACCOUNTS

Each account is reviewed and monitored by Lawrence W Wiswall Jr. CFP® using a portfolio management system and account aggregation/planning tool (TCS FAST™), on an ongoing basis to ensure that client's needs and objectives are being met. All accounts are reviewed in the context of the clients stated objectives and guidelines and any investment policy statement in place. Quarterly performance reports are provided by TCS Financial Services in addition to the monthly or quarterly account statements provided by the custodian/brokerage firms. Clients may also access comprehensive account information using TCS Financial Services custodian's internet resources.

It is highly recommended that all financial plans are reviewed on an annual basis. Additional reviews can be triggered by changes due to the unusual market conditions, clients' personal circumstances, tax law changes or economy changes. Clients are responsible for the notification of any change in their personal circumstances or preferences to TCS Financial Services so adjustments can be made.

TCS Financial Services also offer clients the ability to set up an account on TCS FAST™, our Financial Assessment Snapshot Tool, which allows 24 hour access to daily updated account information. Information is gathered in this aggregation tool for which it is the clients' responsibility to manage usernames and password information so that the data can be downloaded.

In addition to these written and formal methods, TCS Financial Services communicates with clients frequently by email, postal mail, telephone and in person concerning their accounts and personal and financial circumstances.

CLIENT REFERRALS AND COMPENSATION

Referrals to TCS Financial Services

TCS Financial Services receives referrals from both individuals and businesses including CPA's, tax and legal firms. In exchange for referrals, the firm or individual referring may be directly compensated with reduced charges or pre-negotiated fees provided that those persons have entered a solicitation agreement with TCS Financial Services. Any solicitor is not permitted to offer investment advice on behalf of the Company.

TCS Financial Services discloses all relationships upon initial consultation with clients and requires the referrer to provide a solicitor's agreement to the referred party. TCS Financial Services also uses cash and non-cash solicitor disclosure statements.

TCS Financial Services also has agreements with certain clients whereby the client's employer pays for financial planning services and investment advisory services, though in these cases the employer does not refer any employees to TCS Financial Services.

Outside Referrals

TCS Financial Services will suggest and refer clients to outside consultations and assist with coordination to implement certain aspects of the financial planning services.

Even though TCS Financial Services does not share in any fees earned by CPAs or attorneys when implementing an estate or tax plan, those entities to which the Company refers business can. As a result of this, an incentive on the part of the Company to refer client business to only those entities that in turn refer potential clients to the Company may be created. This can eliminate the potential for the client to be referred to someone who may provide a better service or cost. Consequently, the objectivity of the advice rendered by the TCS Financial Services could therefore be subjective and a disadvantage the client.

TCS Financial Services does not receive any economic benefit from referring clients to other professionals without first notifying the client of such possibilities. TCS Financial Services always acts in a completely fiduciary capacity (Clients interest first and foremost) and clients are informed that they are under no obligation to implement any of the referrals suggested in the financial plan nor are they under any obligation to use any of the related or suggested parties to implement the recommendations. Clients are free to choose if and who they use for financial planning recommendations.

TCS Financial Services, Inc. also recommends custodians and may receive other economic benefits through its custodial relationships which were explained in the section “Brokerage Practices”. While recommended, clients are not required to have custody with these firms and can choose where to have their assets held.

CUSTODY

TCS Financial Services, Inc. does not maintain custody of funds and instead recommends either Fidelity and/or TD Ameritrade. Both Fidelity and TD Ameritrade directly sends statements to clients with whom they have custody of their funds at least quarterly and monthly if any activity in the account occurs, these statements should be reviewed carefully as they will contain all activity and transactions that occur in the investors account. Clients may also at times receive statements from TCS Financial Services, Inc., these statements are for informational purposes only and amounts may vary from your brokerage account due to interest and dividends. In all cases, the brokerage statement should be used for actual amounts and should be compared with the statements that TCS Financial Services, Inc. may issue.

INVESTMENT DISCRETION

As part of TCS Financial Services’ investment management services, investment discretionary authority from clients is accepted though not required. In order to accept this authority, the client must complete and sign a brokerage limited power of attorney form, in addition to the investment advisory agreement. Even with discretion, clients may still place limitations on the account and its activity.

Discretion can include what securities are to be purchased, the quantity to be bought or sold and the timing involved in when to invest and sell. Because these options can be extensive and in order to allow clients to put controls in place, TCS Financial Services, Inc. uses Investment Policy Statements. While not required, all clients are offered the opportunity to implement them.

VOTING CLIENT SECURITIES

TCS Financial Services is hereby expressly precluded from voting proxies. Clients understand and agree that the clients retain the right to vote all proxies, which are solicited for securities held in the managed account. Any proxy solicitations received at the TCS Financial Services, Inc. place of business will be immediately forwarded to the client for their evaluation and decision.

FINANCIAL INFORMATION

TCS Financial Services, Inc. currently has no financial conditions that would impair its ability to service any clients; this includes neither the company nor its principals having been subject to a bankruptcy petition at any time during the past 10 years and not requiring or soliciting any prepayments more than 6 months in advance.

STATE REGISTERED ADVISER REQUIREMENTS

Investment Advisory Personnel

Lawrence W. Wiswall Jr., CFP® - Principal

Lawrence W. Wiswall, Jr., the firm's founder and principal, brings years of education and experience to TCS Financial Services. Before establishing the company in 2005, he earned two B.Sc. degrees from Carnegie Mellon University in Pittsburgh, with dual majors in Industrial Management and Economics. After graduation, Lawrence worked as a Director of Business Operations, a Controller, and a Treasurer/V.P. He later moved to Lehman Financial Resources, where he handled their financial reporting and client services, as well as their Long Term Care Insurance Services. He was additionally a registered rep with Royal Alliance Associates, a division of AIG Investment Group.

Today, as an independent investment and wealth management advisor, Lawrence places great importance on staying current with the latest products, techniques and regulations, enabling him to provide the best financial planning advice. Unlike advisors at many large broker dealer firms, he also believes that his primary responsibility lies with his clients, and works diligently to offer the guidance they need to successfully grow and manage their wealth.

Lawrence also serves a consultant specializing in cable television; this activity does not involve investments, and is a licensed insurance agent with authority to sell life, health, long term care and disability insurance on a commission basis. Insurance sales and consulting work are conducted under TCS Business Services, Inc. and TCS International, Inc. respectively where additional compensation may be received. Hours can vary throughout the year and are normally non-business hours. For these activities Lawrence generally devotes approximately 1% to 5% of his time.

Date of Birth: 01/09/1974

Education:

Carnegie Mellon University Pittsburgh, PA	B.S.	Industrial Management	1995
Carnegie Mellon University Pittsburgh, PA	B.S.	Economics	1995
American College, Bryn Mawr, PA		CFP® Program	2004

Business Background:

January 2005	to	Present	TCS Financial Services, Inc.	Principal
April 2003	to	Present	TCS Business Services, Inc.	Owner
July 1998	to	Present	TCS International, Inc.	V.P. Consultant
November 2004	to	September 2005	Royal Alliance Associates	Registered Rep
March 2003	to	April 2005	Lehman Financial Resources	Financial Planner
February 2002	to	November 2002	Media Control Technologies	Controller

Licenses:

Certified Financial Planner® Practitioner
Series 7*, 63*, & 65 Securities Licenses (**inactive*)
Accident, Life, Health & Long Term Care Insurance Licenses in NC, FL, NY, NJ, PA, DE, TX, CA

******END OF THE DISCLOSURE BROCHURE******