

**Schedule F of
FORM ADV
Continuation Sheet for Form ADV Part II**

Applicant: Sound Financial Solutions,	SEC File Number: 801-	Date: 4/12/2008
--	--------------------------	--------------------

(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: Sound Financial Solutions, Inc.	IRS Empl. Ident. No.: 22-3436692
Item of Form Answer	

Item 1. A. (1)

Sound Financial Solutions, Inc. provides investment supervisory services in the form of discretionary asset management. We work with the client to establish mutually agreed upon investment guidelines for each account. These guidelines include allowable ranges for asset allocations and also guidelines for types of securities allowed or prohibited if applicable. Sound Financial Solutions, Inc. then has discretionary authority to select, monitor and trade the securities within the established guidelines. Investment management fees are charged on a quarterly basis, after the close of the quarter and are based on the market value of the account at the close of the quarter. Capital flows during a quarter are prorated. The client is provided with an invoice showing the calculation of advisory fees. No sooner than 14 days later the client account is charged. Refunds are not applicable, as payments are made after services are rendered. There are no expiration dates on advisory contracts and they are non-assignable. Clients have the right to terminate the contract at any time and then pay the fees up to the date of termination.

The customary fee schedule for discretionary investment advisory services, expressed as an annual percentage of assets under management rate is:

Account Value less than \$100,000	75bp or 0.75% of market value
Account Value \$100,000-\$500,000	50bp or 0.50% of market value
Account Value \$500,000 - \$1,000,000	40bp or 0.40% of market value
Account Value over \$1,000,000	30bp or 0.30% of market value

For new accounts there is a minimum fee of \$50 per year. Fees are negotiable.

Item 1. A. (3)

Financial Planning or non discretionary investment advisory services are charged either on a fixed fee our hourly basis depending of the size and nature of the account and client needs or preference. The fixed fee for an initial financial plan and one year of follow up can range from \$400 to \$2000, depending on the scope and complexity of the plan. Annual updates of a financial plan range from \$250 to \$1,200. Financial planning fees are billed when the initial plan is complete and reviewed with the client.

The hourly rate charge is \$150 and is billed at the end of a project or on a monthly basis, depending on the time frame involved.

**Schedule F of
FORM ADV
Continuation Sheet for Form ADV Part II**

Applicant: Sound Financial Solutions,	SEC File Number: 801-	Date: 4/12/2008
--	--------------------------	--------------------

(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: Sound Financial Solutions, Inc.	IRS Empl. Ident. No.: 22-3436692
Item of Form Answer	

Fees are negotiable. Refunds are not applicable since fees are paid after the majority of the work is complete.

Item 1. A. (7)

Sound Financial Solutions, Inc. also offers financial planning advice that does not involve securities, including areas of insurance needs, tax planning and employee benefits. The fee for these areas is typically included in the fee for the financial plan whether a fixed fee or hourly rate.

Sound Financial Solutions, Inc. also offers treasury management services to businesses. These services include cash management, banking service reviews, internal processes and controls and accounting.

Sound Financial Solutions, Inc. also offer tax preparation and planning services.

Item 5.

Any person who will perform investment advisory services as an employee or representative of Sound Financial Solutions, Inc. is required to have earned a bachelor's degree in either accounting or finance and demonstrate a strong working knowledge of investment products and markets. That person must also be working towards either a CFA or CFP designation. Lastly, any person performing investment advisory or related services must demonstrate professionalism, integrity and honesty at all times.

Item 6.

Linda J. Grant born 1960

1999 - NASD Series 66 Exam

1997 - Enrolled Agent - Internal Revenue Service

1995 - Certified Financial Planner (TM) - CFP Board of Standards

1993 - Chartered Financial Analyst - Association of Investment Mangement & Research

1988 - MBA - Rutgers - Finance

1981 - Bachelor of Science - Penn State University - Accounting

work experience

**Schedule F of
FORM ADV
Continuation Sheet for Form ADV Part II**

Applicant: Sound Financial Solutions,	SEC File Number: 801-	Date: 4/12/2008
--	--------------------------	--------------------

(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: Sound Financial Solutions, Inc.	IRS Empl. Ident. No.: 22-3436692
Item of Form Answer	

1997 - current - President/Financial Planner/ Investment Advisor
Sound Financial Solutions, Inc.
Prior - Treasurer & Chief Investment Officer
Scor Reinsurance Company, NY, NY

Item 7. A.

Sound Financial Solutions, Inc. performs financial planning services that do not cover areas outside of investments. This includes areas such as tax planning, budgeting, forecasting, employee benefits and insurance. (20% of time)

Sound Financial Solutions, Inc. performs and sells tax services (20% of time)

Sound Financial Solutions, Inc. provides and sells treasury management services (20% of time)

Item 7. B.

SEE 7.(a)

Item 9. Code of Ethics

Sound Financial Solutions abides by the code of ethics established by the following professional organizations:

CFA Institute
The Financial Planning Association
National Association of Enrolled Agents

In General the principles include

Integrity
Objectivity
Competence
Fairness
Confidentiality
Professionalism
Diligence

**Schedule F of
FORM ADV
Continuation Sheet for Form ADV Part II**

Applicant: Sound Financial Solutions,	SEC File Number: 801-	Date: 4/12/2008
--	--------------------------	--------------------

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

I. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Sound Financial Solutions, Inc.	IRS Empl. Ident. No.: 22-3436692
Item of Form Answer	

Item 9. E.

There are times when Sound Financial Solutions, Inc. buys or sells securities for clients that are also held by Sound Financial Solutions, Inc. or its owner Linda Grant. This is disclosed on all investment advisory agreements. A listing of the transactions or holdings of Sound Financial Solutions, Inc. or its owner(s) is available upon request.

Item 12. A. (1)

Any limitations to the authority are stated in the investment guidelines established for the account. Sound Financial Solutions, Inc. does not direct transactions to any broker in exchange for products or research.

Item 12. A. (2)

The amount of securities bought can be limited by the investment guidelines for the account. Research or other product or service offered by the broker has no bearing on this decision.

Item 12. A. (3)

Clients do not pay higher commissions in return for products and services. Any research that is received is used for the benefit of all clients and no trades are directed as a result of that research.

Item 12. B.

Brokers are not selected because products or services are received by the applicant. Brokers are selected based on price, availability or liquidity or value to the account. In general, stock transactions are handled by the discount broker where the accounts are held. Over the counter fixed income transactions are sometimes transacted through other brokers because of the scope and price of offerings as well as the liquidity they provide.