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March 16, 2011

FORM ADV PART 2A. BROCHURE

This brochure provides information about the qualifications and business practices of M. K. Schiller Consulting. If you have any questions about the contents of this brochure, please contact us at 813-661-1645. 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 M. K. Schiller Consulting is also available on the SEC's website at www.adviserinfo.sec.gov. The searchable IARD/CRD number for M. K. Schiller Consulting is 111427.

M. K. Schiller Consulting 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

Margery Kabot Schiller's registration (doing business as M. K. Schiller Consulting) was granted by the State of Minnesota on January 30, 1987, by the State of Connecticut on January 1, 1990 and by the State of Florida on May 8, 1998. Margery Kabot Schiller, CFP® (CRD Number 1569849) is sole owner of the firm. The firm is not publicly owned or traded. There are no indirect owners of the firm or intermediaries, which have any ownership interest in the firm. Client cases are managed on an individualized basis. Clients may impose restrictions on their plans. The firm does not sponsor any wrap programs.

M.K. Schiller Consulting works with clients to manage their own investments. Advice is first offered on a generic basis during the financial planning process. M.K. Schiller will also assist in the selection of specific investment products to meet the generic guidelines. Client selects his or her own custodian. M.K. Schiller acts only as a third party intermediary to aid clients in selecting the appropriate products to meet their unique goals. In all cases, client contracts directly with product firms, receives all product correspondence, and supervises their own investments (with advice only if contracted from M.K. Schiller).

As a financial planning firm, M.K. Schiller Consulting spends substantial time on financial analysis for clients' current situation and their ability to reach designated financial goals. This must be completed before appropriate investment advice can be offered. This advice includes cash flow management, tax strategies, etc. and is not limited to investment advice alone.

Varying amounts of time are spent annually on seminar presentations to corporate and/or public audiences in personal finance education, including but not limited to, investment advice.

Fees and Compensation

Form ADV Part 2A, Item 5

Fees - All individual work is charged at an hourly rate of \$230, including travel and research time when applicable. No additional fees are charged for support services. The firm offers an initial two hour consultation to new clients at a rate which is reduced. A retainer relationship is also available to interested clients. It is based upon an estimate of hours needed to serve client for one year and billable quarterly during that year.

Rates for specialized services may be negotiated according to the type of service involved.

An advance fee may be required at the time the financial planning/investment advisory contract is signed, with the difference due or refunded when the report is delivered. All contracts are for current services only. No fee is paid more than six months in advance.

The client may cancel the agreement at any time within five business days of the original signing of the advisory agreement without penalty. The client agrees to pay, in all events, for all services actually performed prior to receipt by M.K. Schiller Consulting of notice of cancellation.

Since advisor is billing for the actual hours spent on a client's project, there are potential conflicts of interest which may arise. If the client's situation involves new issues, more research may be required to fully advise the client in a professional manner and to avoid unintended consequences of a proposed action. To the extent that an issue involves other aspects of the client's situation, for example, taxes or estate planning, Advisor must research those related areas as well

To limit these conflicts of interest, advisor is willing to set a cap on the amount of hours devoted to the client situation. The written recommendations will carry a caveat describing related issues or more in-depth considerations the advisor is not able to fully research and analyze. Then, the client can determine whether it is in their best interest to authorize funds for the additional time needed to expand the project.

Performance-Based Fees and Side-By-Side Management

Form ADV Part 2A, Item 6

None.

Types of Clients

Form ADV Part 2A, Item 7

The only clients of the firm will be individuals and households..

Methods of Analysis, Investment Strategies and Risk of Loss

Form ADV Part 2A, Item 8

The method of securities analysis is fundamental analysis. Data reviewed is generally considered reliable but advisor can not guarantee nor verify its accuracy. Research sources are chosen for objectivity but internet based media references are considered as are proprietary information from mutual fund companies and other investment advisory firms. In addition, the data reviewed is sometimes subjective in nature and open to interpretation.

Investment strategies employed are generally long term purchases which are securities held at least a year. Short term purchases which are securities held less than a year, as well as, margin transactions and option writing are rarely recommended.

Listed above are some of the primary risks associated with the way advisor recommends investments to clients, but advisor also discusses other risks to principal that should be considered in making informed investment decisions for each client's situation and risk tolerance.

Investing in securities involves risk of loss that clients should be prepared to bear.

Disciplinary Information

None

Other Financial Industry Activities and Affiliations

Form ADV Part 2A, Item 10

M.K. Schiller is employed part-time by Florida accounting firm, Goar, Endriss, and Walker P.A., as financial planning manager. This firm is registered as an investment adviser. All Florida clients of M.K. Schiller are asked to utilize her investment advisory services through Goar, Endriss, and Walker PA

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

Form ADV Part 2A, Item 11

Advisor has adopted a written Code of Ethics in compliance with SEC rule 204A-I. The code sets forth standards of conduct and requires compliance with federal securities laws. The code also addresses personal trading and requires advisor personnel to report their personal securities holdings and transactions to the Chief Compliance Officer of the firm. Advisor will provide a copy of this Code of Ethics to any client or prospective client upon request.

It is further noted that advisor is in and shall continue to be in total compliance with the Insider Trading and Securities Fraud Enforcement Act of 1988. Specifically, advisor has adopted a firm wide policy statement outlining insider trading compliance by advisor and its associated persons and other employees. This statement has been distributed to all associated persons and other employees of Advisor and has been signed and dated by each such person. A copy of such firm wide policy is left with such person and the original is maintained in a master file. Further, advisor has adopted a written supervisory procedures statement highlighting the steps which shall be taken to implement the firm wide policy. These materials are also distributed to all associated persons and other employees of advisor, are signed, dated and filed with the insider trading compliance materials. There are provisions adopted for (1) restricting access to files, (2) providing

continuing education, (3) restricting and/or monitoring trading on those securities of which advisor's employees may have non public information, (4) requiring all of advisor's employees to conduct their trading through a specified broker or reporting all transactions promptly to advisor, and (5) monitoring the securities trading of the firm and its employees and associated persons.

Advisor or individuals associated with advisor may buy or sell securities identical to those recommended to customers for their personal account.

It is the expressed policy of advisor that no person employed by advisor may purchase or sell any security prior to a transaction(s) being implemented for an advisory account, and therefore, preventing such employees from benefiting from transactions placed on behalf of advisory accounts.

Advisor or any related person(s) may have an interest or position in certain securities which may also be recommended to a client.

As these situations may represent a conflict of interest, Advisor has established the following restrictions in order to ensure its fiduciary responsibilities:

- 1) A director, officer or employee of Advisor 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. No person of Advisor shall prefer his or her own interest to that of the advisory client.
- 2) Advisor maintains a list of all securities holdings for itself, and anyone associated with this advisory practice. These holdings are reviewed on a regular basis by Margery Kabot Schiller.
- 3) Advisor requires that all individuals must act in accordance with all applicable federal and state regulations governing registered investment advisory practices.
- 4) Any individual not in observance of the above may be subject to termination.

Brokerage Practices

Form ADV Part 2A, Item 12

Advisor will suggest brokers such as Schwab Institutional, Fidelity, et. al. or an individual full service broker, at the client's request.

Advisor's fundamental policy is to seek for its clients what in its judgment will be the best overall execution of purchase or sale orders and the most favorable net prices in securities transactions consistent with its judgment as to the business qualifications of the various broker or dealer firms with which advisor may do business. Decisions with respect to the market in which the transaction is to be completed, the form of the transactions, and the allocation of orders among brokers or dealers are made in accordance with this policy.

In selecting brokers or dealers to effect portfolio transactions, consideration is given to the proven

integrity and financial responsibility of the various firms as well as to their demonstrated execution experience and capacity generally and in regard to particular markets or securities and to the competitiveness of the commission rates they charge.

With respect to any brokerage commissions charged by executing broker/dealers, Advisor will regularly and continuously review such charges within the foregoing criteria and such other comparative standards which it may regard as pertinent for the purpose of evaluating the reasonableness of such commissions. As permitted by law, and specifically by provisions of Section 28(e) of the Securities Exchange Act of 1934, Advisor may cause its clients to pay a broker/dealer an amount of commission for executing a portfolio transaction order on behalf of its clients which is in excess of the commissions other broker/dealers would have charged for effecting such a transaction. In order to do so, advisor must determine in good faith that the higher commissions are reasonable in relation to the value of the brokerage and research services provided by the executing broker/dealer viewed in terms of either a particular transaction or advisor's overall responsibilities to its other clients.

When acceptable to clients, adviser relies upon the Institutional Division of Charles Schwab & Co., Inc. (Schwab), a registered broker-dealer, Member SIPC/FINRA, to maintain custody of clients' assets and to effect trades for their accounts. Schwab Institutional provides advisor with access to its Institutional trading and operations services, which are typically not available to Schwab retail investors. These services generally are available to independent investment advisors at no charge to them so long as a total of at least \$10 million of the advisor's clients' account assets are maintained at Schwab Institutional. Schwab Institutional services include research, brokerage, custody, access to mutual funds and other investments that are otherwise available only to institutional investors or would require as significantly higher minimum initial investment. Schwab Institutional also makes available to advisor other products and services that benefit advisor but may not benefit its clients' accounts. Some of these other products and services assist adviser in managing and administering clients' accounts. These include software and other technology that provide access to client account data (such as trade confirmations and account statements), facilitate trade execution (and allocation of aggregated trade orders or multiple client accounts), provide research, pricing information and other market data, facilitate payment of advisor's fees from its clients' accounts, and assist with back-office support, recordkeeping and client reporting. Additional benefits may include subscription discounts via third parties including Morningstar and UPS. Many of these services generally may be used to service all or a substantial number of advisor's accounts, including accounts not maintained at Schwab Institutional. Schwab Institutional may also provide advisor with other services intended to help advisor manage and further develop its business enterprise. These services may include consulting, publications and presentations on practice management, information technology, business succession, regulatory compliance, and marketing. In addition, Schwab Institutional may make available, arrange and/or pay for these types of services to advisor by independent third-parties. Schwab Institutional 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 Advisor. The availability to Advisor of the foregoing products and services is not contingent upon advisor committing to Schwab Institutional any specific amount of business (assets in custody or trading).

Margery K. Schiller is eligible to participate in conference calls and webinars from various financial services organizations and she often does so. This activity may include continuing education credits toward CFP® and NAPFA CE obligations.

Review of Accounts

Form ADV Part 2A, Item 13

An annual review of accounts is offered to all clients who will then decide individually if they choose to continue financial planning with M.K. Schiller Consulting. In rapidly changing economic circumstances or a client's major lifestyle change, a review may be recommended more frequently. However, it is only implemented upon confirmation by the client. Since no funds are under discretionary management, client input is essential to obtain all necessary data to perform the appropriate review.

Reports are furnished as contracted only. M.K. Schiller does not hold any discretionary client accounts. When furnished, these reports update achievements in moving toward their financial goals in light of investment profits generated after taxes and inflation or recession. Direct investment management remains the client's obligation and cannot be assigned to M.K. Schiller Consulting.

Client Referrals and Other Compensation

Form ADV Part 2A, Item 14

There are no client referral arrangements.

Margery K. Schiller, CFP®, has lectured at local colleges when adjunct teaching has been available in personal finance and consumer education topics to undergraduate, graduate, and continuing education students. In doing so, she is an employee of the college. Accordingly, M.K. Schiller Consulting is an outgrowth of her independent contractor experiences that are an extension of her work in education. These include the development of three curriculum guides in consumer education, three textbooks, numerous lectures across the state, and nationally, as well as the group and individual financial counseling/planning provided as contractor with M.K. Schiller Consulting. M.K. Schiller is employed part-time by Goar, Endriss, and Walker, PA as financial planning manager. This firm is registered as an investment adviser. All Florida clients of M.K. Schiller are asked to utilize her investment advisory services through Goar, Endriss, and Walker PA.

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Custody

Form ADV Part 2A, Item 15

None.

Investment Discretion

Form ADV Part 2A, Item 16

None.

Voting Client Securities

Form ADV Part 2A, Item 17

The firm does not vote proxy statements on behalf of advisory clients.

Financial Information

Form ADV Part 2A, Item 18

No financial reporting would be required as the firm does not receive fees more than six months in advance.

Requirements for State-Registered Advisers

Form ADV Part 2A, Item 19

Margery Kabot Schiller

Born 1947

B.S., University of Connecticut, 1969, Family Economics
M.A., University of Connecticut, 1975, Family Financial Counseling
CFP®, December 1984, College for Financial Planning

1980 to present business experience

Self-employed consultant in personal and family finance. Developed two curriculum guides in personal finance for the Connecticut State Department of Education. Published two textbooks in personal finance for Allyn & Bacon, Inc. of Boston Massachusetts.

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of

other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Additional Information

M.K. Schiller Consulting does not currently use an investment advisory committee.

Margery Kabot Schiller, CFP®

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March 16, 2011

FORM ADV PART 2B. BROCHURE SUPPLEMENT

This brochure supplement provides information about Margery Kabot Schiller, CFP® that supplements the M. K. Schiller Consulting brochure. You should have received a copy of that brochure. Please contact Margery Kabot Schiller, Owner if you did not receive M. K. Schiller Consulting's brochure or if you have any questions about the contents of this supplement.

Additional information about Margery Kabot Schiller, CFP® is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Margery Kabot Schiller

Born 1947

B.S., University of Connecticut, 1969, Family Economics
M.A., University of Connecticut, 1975, Family Financial Counseling
CFP, December 1984, College for Financial Planning

1980 to present business experience

Self-employed consultant in personal and family finance. Developed two curriculum guides in personal finance for the Connecticut State Department of Education. Published two textbooks in personal finance for Allyn & Bacon, Inc. of Boston Massachusetts.

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- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
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- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Disciplinary Information

Form ADV Part 2B, Item 3

None.

Other Business Activities

Form ADV Part 2B, Item 4

Margery K. Schiller, CFP®, has lectured at local colleges when adjunct teaching has been available in personal finance and consumer education topics to undergraduate, graduate, and continuing education students. In doing so, she is an employee of the college. Accordingly, M.K. Schiller Consulting is an outgrowth of her independent contractor experiences that are an extension of her work in education. These include the development of three curriculum guides in consumer education, three textbooks, numerous lectures across the state, and nationally, as well as the group and individual financial counseling/planning provided as contractor with M.K. Schiller Consulting. M.K. Schiller is employed part-time by Goar, Endriss, and Walker P.A., as financial planning manager. This

firm is registered as an investment adviser. All Florida clients of M.K. Schiller are asked to utilize her investment advisory services through Goar, Endriss, and Walker P.A.

Additional Compensation

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Supervision

Form ADV Part 2B, Item 6

Not applicable.

Requirements for State-Registered Advisers

Form ADV Part 2B, Item 7

Not applicable as there is no disciplinary history to be reported...