

**Schedule F of  
Form ADV**

**Continuation Sheet for Form ADV Part II**

Applicant First Personal Financial Services, Inc. d/b/a Rinehart Wealth Management	SEC File Number:  801-44259	Date:  <b>3/29/2010</b>
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(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: First Personal Financial Services, Inc. d/b/a Rinehart Wealth Management		IRS Empl. Ident. No.: XX-XXXXXXX
Item of Form (identify)	Answer	
Part II, 1. D. for	<p>In an effort to provide clarity, the "Applicant" will be referred to as Rinehart Wealth Management under Schedule F</p> <p>1. A. (1) Investment supervisory services include providing an asset allocation of assets to be invested among four or five asset classes. Individual investment advice on issues within each asset class is also provided. Investment supervisory services also include the execution of investment strategies based on asset allocations. The majority of Rinehart Wealth Management's clients maintain investment accounts which allow Rinehart Wealth Management to execute transactions without the specific consent of the client. Rinehart Wealth Management executes transactions in such accounts for the benefit of the client in accordance with the investment strategy developed for the client. Such investment strategy is developed prior to any transactions executed on behalf of such client, and with the full consent of the client. When Rinehart Wealth Management executes any transaction for the client, the client is apprised of the execution prior to, contemporaneously with or immediately following such execution. Such notification is provided by personal conference, telephone conferences, facsimile transmission, email transmission or written correspondence. The adviser execution of investment strategy is considered discretionary management of clients' investments.</p> <p>Fees are charged based on the attached schedule. Fees are sometimes negotiable but will not exceed attached schedule. Fees are collected the month following the close of each calendar quarter based on the value of the portfolio at the close of the quarter. No advanced fees are collected on the investment management services. Clients may terminate contracts at will by contacting Rinehart Wealth Management in writing. Upon termination, any fees owed are determined based on period of time assets are under management during the termination quarter.</p> <p><b>IMPORTANT:</b> The investment advisor's recommendations of investments may include mutual funds. It is important to note that the fee which First Personal Financial Services, Inc. d.b.a. Rinehart Wealth Management charges is in addition to any management fee that an advisor of a mutual fund receives for managing the fund's portfolio. As a result, investment-advisory clients of Rinehart Wealth Management whose investments include mutual funds are effectively paying two advisory fees.</p> <p>1.A.(3) Rinehart Wealth Management provides investment advice and strategies to certain clients based on information provided by the client. Rinehart Wealth Management, however, provides no supervisory services over such clients' accounts or investments, such as the execution of trades. Such services include personal financial planning (comprehensive and modular), investment portfolio design and investment advisory services. The fee schedule is attached and is negotiable. Fees are collected as the services are provided.</p> <p>1.A.(7) Rinehart Wealth Management also provides advisory services in conjunction with financial planning which may include, as part of a comprehensive financial plan advising clients concerning assets other than marketable securities.</p>	
Part II, 5.	General standards of education or business experience that Rinehart Wealth Management requires of those employees involved in determining or giving investment advice, are: college	

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Part II, 6.

degree, CFP certification (or active enrollment in courses for the purposes of obtaining the CFP certification), or Series 65, some personal investment experience and continuing education in the field of financial management.

Mary C. Rinehart - DOB:1939

BA in European History from Sweet Briar College

6/93 - present - First Personal Financial Services, Inc. (Owner, Chairperson, Chief Investment Officer)

William Eric Clark - DOB: 1963

BS - Biology - University of Kentucky (1985); MBA - Wake Forest University (1999)

Employment history during past five years:

3/99 - present - First Personal Financial Services, Inc. (Owner, President, Financial Advisor)

Cheryl J. Sherrard - DOB: 1961

BS – Mathematics and Computer Science – Mount Union (1982)

Employment History during the past five years:

5/03 – Present – First Personal Financial Services Inc. (Director of Financial Planning)

Daniele M. Donahoe - DOB – 1975

BS – Business Administration – University of North Carolina at Chapel Hill (1997)

Employment History during past five years:

05/10 – present – First Personal Financial Services, Inc. (Portfolio Manager)

07/02 – 04/10 – Columbia Management Group, (Vice President, Portfolio Manager)

Treven Ayers - DOB: 1968

BA in Economics - University of South Carolina (1991), MA in Economics - University of South Carolina (1993)

Employment history during the past five years:

12/99 - present - First Personal Financial Services, Inc. (Portfolio Manager, Investment Research)

Marilyn J. Spencer - DOB:1974

BA with concentration in Music – Colgate University (1996)

Employment history during past five years:

11/08 - present - First Personal Financial Services, Inc. (Financial Advisor)

2/08 – 9/08 Alpha Financial Advisors, LLC

2/03 – 12/06 RSM McGladrey, Inc.

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Part II, 8 C (6)

The principals of First Personal Financial Services, Inc. (a North Carolina Corporation) dba Rinehart Wealth Management are shareholders of National Advisors Holdings, Inc. ("NAH"), a Delaware corporation organized in August of 1998. Such persons hold a minority interest, in aggregate, of the outstanding stock of NAH. NAH has formed a federal trust company known as National Advisors Trust Company ("NAHC"). NAH and NATC are regulated by the Office of Thrift Supervision. NATC provides a lower cost alternative to traditional trust service providers such as banks, nationally and state chartered trust companies. NATC provides trust administration and other custodial services to clients of investment advisory firms, such as Rinehart Wealth Management, across the United States, and Rinehart Wealth Management refers clients to NATC.

Part II, 9

On occasion, the principals and employees of Rinehart Wealth Management buy and sell, as personal investments the following publicly-traded securities: US Treasury notes, bills and bonds; NC Municipal bonds; mutual funds; and stocks. Such securities may be recommended to clients because Rinehart Wealth Management's investment strategies view them as qualified investments for clients' financial situations. All securities transactions by the principal and employees are reviewed by Rinehart Wealth Management officers for compliance purposes. Neither Rinehart Wealth Management nor its employees have any participation or interest in clients' transactions. Rinehart Wealth Management maintains written procedures and monitors employee transactions in order to deter the improper use of inside information by employees, as required by section 204A of the Advisers Act.

Part II, 12 A

No limitations as to securities or amount of securities bought and sold for clients. Clients, however, are advised and agree to general investment strategies prior to any trading done by Rinehart Wealth Management on their behalf. Any purchase of securities or any amounts of securities bought are made by Rinehart Wealth Management in accordance with investment strategies agreed to by clients. Additionally, Rinehart Wealth Management does not make margin purchases for any client.

Part II, 12. B.

Rinehart Wealth Management does suggest brokers to clients based on their reputation and longevity in the investment community such as Charles Schwab & Co., Inc., National Advisors Trust Company and Fidelity Investments (a sub custodian of National Advisors Trust Company). Rinehart Wealth Management weighs the costs paid by the client to the various institutions in return for their service and advice to Rinehart Wealth Management's client. So long as its clients maintain a minimum amount of assets under management in the custody of Charles Schwab & Co., Inc., and/or National Advisors Trust Company (and Fidelity Investments as sub custodian of National Advisors Trust Company, an independent and unaffiliated broker-dealer) the adviser receives complimentary economic data, electronic market quotations, performance measurement services and research information.

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