
Pacific West Financial Consultants, Inc.

UNIFORM APPLICATION FOR INVESTMENT
ADVISOR REGISTRATION

ADV Part II

March 2010



PACIFIC WEST
FINANCIAL GROUP

CORPORATE OFFICE
www.pwfinancial.com

PHONE: 425.271.3550 FAX: 425.255.8567
555 South Renton Village Place, Suite 700
Renton, Washington 98057

Pacific West Financial Consultants, Inc.
Registered Investment Advisor
Pacific West Securities, Inc.
Member FINRA/SIPC

Investment Advisory Services Offered through Pacific West Financial Consultants, Inc.

FORM ADV

Uniform Application for Investment Adviser Registration

Part II - Page 1

Name of Investment Adviser: Pacific West Financial Consultants, Inc.				
Address: (Number and Street) 555 Renton Village Place #700	(City) Renton	(State) WA	(Zip Code) 98057	Area Code: Telephone Number: (425) 271-3550

**This part of Form ADV gives information about the investment adviser and its business for the use of clients.
The information has not been approved or verified by any governmental authority.**

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(Schedules A, B, C, D, and E are included with Part I of this Form, for the use of regulatory bodies, and are not distributed to clients.)

Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

Applicant: Pacific West Financial Consultants, Inc.	SEC File Number: 801-55508	Date: 03/31/2010
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1. **A. Advisory Services and Fees.** (check the applicable boxes) For each type of service provided, state the approximate % of total advisory billings from that service. (See instruction below.)

Applicant:

- | | | |
|-------------------------------------|---|------------|
| <input checked="" type="checkbox"/> | (1) Provides investment supervisory services | <u>57%</u> |
| <input checked="" type="checkbox"/> | (2) Manages investment advisory accounts not involving investment supervisory services | <u>37%</u> |
| <input checked="" type="checkbox"/> | (3) Furnishes investment advice through consultations not included in either service described above | <u>4%</u> |
| <input type="checkbox"/> | (4) Issues periodicals about securities by subscription | <u> %</u> |
| <input type="checkbox"/> | (5) Issues special reports about securities not included in any service described above | <u> %</u> |
| <input type="checkbox"/> | (6) Issues, not as part of any service described above, any charts, graphs, formulas, or other devices which clients may use to evaluate securities | <u> %</u> |
| <input type="checkbox"/> | (7) On more than an occasional basis, furnishes advice to clients on matters not involving securities | <u> %</u> |
| <input type="checkbox"/> | (8) Provides a timing service | <u> %</u> |
| <input type="checkbox"/> | (9) Furnishes advice about securities in any manner not described above | <u>2%</u> |

(Percentages should be based on applicant's last fiscal year. If applicant has not completed its first fiscal year, provide estimates of advisory billings for that year and state that the percentages are estimates.)

B. Does applicant call any of the services it checked above financial planning or some similar term? Yes No

C. Applicant offers investment advisory services for: (check all that apply)

- | | |
|--|---|
| <input checked="" type="checkbox"/> (1) A percentage of assets under management | <input type="checkbox"/> (4) Subscription fees |
| <input checked="" type="checkbox"/> (2) Hourly charges | <input checked="" type="checkbox"/> (5) Commissions |
| <input checked="" type="checkbox"/> (3) Fixed fees (not including subscription fees) | <input checked="" type="checkbox"/> (6) Other |

D. For each checked box in A above, describe on Schedule F:

- the services provided, including the name of any publication or report issued by the adviser on a subscription basis or for a fee
- applicant's basic fee schedule, how fees are charged and whether its fees are negotiable
- when compensation is payable, and if compensation is payable before service is provided, how a client may get a refund or may terminate an investment advisory contract before its expiration date

2. **Types of clients** - Applicant generally provides investment advice to: (check those that apply)

- | | |
|---|--|
| <input checked="" type="checkbox"/> A. Individuals | <input checked="" type="checkbox"/> E. Trusts, estates, or charitable organizations |
| <input checked="" type="checkbox"/> B. Banks or thrift institutions | <input checked="" type="checkbox"/> F. Corporations or business entities other than those listed above |
| <input type="checkbox"/> C. Investment companies | <input type="checkbox"/> G. Other (describe on Schedule F) |
| <input checked="" type="checkbox"/> D. Pension and profit sharing plans | |

Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).

3. Types of Investments. Applicant offers advice on the following: (check those that apply)

- | | |
|--|---|
| <input checked="" type="checkbox"/> A. Equity securities
<input checked="" type="checkbox"/> (1) exchange-listed securities
<input checked="" type="checkbox"/> (2) securities traded over-the-counter
<input checked="" type="checkbox"/> (3) foreign issues

<input checked="" type="checkbox"/> B. Warrants

<input checked="" type="checkbox"/> C. Corporate debt securities
(other than commercial paper)

<input checked="" type="checkbox"/> D. Commercial paper

<input checked="" type="checkbox"/> E. Certificates of deposit

<input checked="" type="checkbox"/> F. Municipal securities

G. Investment company securities:
<input checked="" type="checkbox"/> (1) variable life insurance
<input checked="" type="checkbox"/> (2) variable annuities
<input checked="" type="checkbox"/> (3) mutual fund shares | <input checked="" type="checkbox"/> H. United States government securities

I. Options contracts on:
<input checked="" type="checkbox"/> (1) securities
<input checked="" type="checkbox"/> (2) commodities

J. Futures contracts on:
<input checked="" type="checkbox"/> (1) tangibles
<input checked="" type="checkbox"/> (2) intangibles

K. Interests in partnerships investing in:
<input checked="" type="checkbox"/> (1) real estate
<input checked="" type="checkbox"/> (2) oil and gas interests
<input checked="" type="checkbox"/> (3) other (explain on Schedule F)

<input type="checkbox"/> L. Other (explain on Schedule F) |
|--|---|

4. Methods of Analysis, Sources of Information, and Investment Strategies.

A. Applicant's security analysis methods include: (check those that apply)

- | | |
|---|---|
| (1) <input checked="" type="checkbox"/> Charting | (4) <input checked="" type="checkbox"/> Cyclical |
| (2) <input checked="" type="checkbox"/> Fundamental | (5) <input checked="" type="checkbox"/> Other (explain on Schedule F) |
| (3) <input checked="" type="checkbox"/> Technical | |

B. The main sources of information applicant uses include: (check those that apply)

- | | |
|---|---|
| (1) <input checked="" type="checkbox"/> Financial newspapers and magazines | (5) <input type="checkbox"/> Timing services |
| (2) <input checked="" type="checkbox"/> Inspections of corporate activities | (6) <input checked="" type="checkbox"/> Annual reports, prospectuses, filings with the Securities and Exchange Commission |
| (3) <input checked="" type="checkbox"/> Research materials prepared by others | (7) <input checked="" type="checkbox"/> Company press releases |
| (4) <input checked="" type="checkbox"/> Corporate rating services | (8) <input type="checkbox"/> Other (explain on Schedule F) |

C. The investment strategies used to implement any investment advice given to clients include: (check those that apply)

- | | |
|--|---|
| (1) <input checked="" type="checkbox"/> Long term purchases
(securities held at least a year) | (5) <input checked="" type="checkbox"/> Margin transactions |
| (2) <input checked="" type="checkbox"/> Short term purchases
(securities sold within a year) | (6) <input checked="" type="checkbox"/> Option writing, including covered options,
uncovered options or spreading strategies |
| (3) <input checked="" type="checkbox"/> Trading (securities sold within 30 days) | (7) <input type="checkbox"/> Other (explain on Schedule F) |
| (4) <input checked="" type="checkbox"/> Short sales | |

Applicant: Pacific West Financial Consultants, Inc.	SEC File Number: 801-55508	Date: 03/31/2010
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5. Education and Business Standards.

Are there any general standards of education or business experience that applicant requires of those involved in determining or giving investment advice to clients? Yes No

(If yes, describe these standards on Schedule F.)

6. Education and Business Background.

For:

- each member of the investment committee or group that determines general investment advice to be given to clients, or
- if the applicant has no investment committee or group, each individual who determines general investment advice given to clients (if more than five, respond only for their supervisors)
- each principal executive officer of applicant or each person with similar status or performing similar functions.

On Schedule F, give the:

- name
- year of birth
- formal education after high school
- business background for the preceding five years

7. Other Business Activities. (check those that apply)

- A. Applicant is actively engaged in a business other than giving investment advice.
- B. Applicant sells products or services other than investment advice to clients.
- C. The principal business of applicant or its principal executive officers involves something other than providing investment advice.

(For each checked box describe the other activities, including the time spent on them, on Schedule F.)

8. Other Financial Industry Activities or Affiliations. (check those that apply)

- A. Applicant is registered (or has an application pending) as a securities broker-dealer.
- B. Applicant is registered (or has an application pending) as a futures commission merchant, commodity pool operator or commodity trading adviser.
- C. Applicant has arrangements that are material to its advisory business or its clients with a related person who is a:

<input checked="" type="checkbox"/> (1) broker-dealer	<input type="checkbox"/> (7) accounting firm
<input type="checkbox"/> (2) investment company	<input checked="" type="checkbox"/> (8) law firm
<input checked="" type="checkbox"/> (3) other investment adviser	<input type="checkbox"/> (9) insurance company or agency
<input type="checkbox"/> (4) financial planning firm	<input type="checkbox"/> (10) pension consultant
<input type="checkbox"/> (5) commodity pool operator, commodity trading adviser or futures commission merchant	<input type="checkbox"/> (11) real estate broker or dealer
<input type="checkbox"/> (6) banking or thrift institution	<input checked="" type="checkbox"/> (12) entity that creates or packages limited partnerships

(For each checked box in C, on Schedule F identify the related person and describe the relationship and the arrangements.)

D. Is applicant or a related person a general partner in any partnership in which clients are solicited to invest?..... Yes No

(If yes, describe on Schedule F the partnerships and what they invest in.)

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9. Participation or Interest in Client Transactions.

Applicant or a related person: (check those that apply)

- A. As principal, buys securities for itself from or sells securities it owns to any client.
- B. As broker or agent effects securities transactions for compensation for any client.
- C. As broker or agent for any person other than a client effects transactions in which client securities are sold to or bought from a brokerage customer.
- D. Recommends to clients that they buy or sell securities or investment products in which the applicant or a related person has some financial interest.
- E. Buys or sells for itself securities that it also recommends to clients.

(For each box checked, describe on Schedule F when the applicant or a related person engages in these transactions and what restrictions, internal procedures, or disclosures are used for conflicts of interest in those transactions.)

- 10. Conditions for Managing Accounts.** Does the applicant provide investment supervisory services, manage investment advisory accounts or hold itself out as providing financial planning or some similarly termed services *and* impose a minimum dollar value of assets or other conditions for starting or maintaining an account? Yes No

(If yes, describe on Schedule F.)

- 11. Review of Accounts.** If applicant provides investment supervisory services, manages investment advisory accounts, or holds itself out as providing financial planning or some similarly termed services:

- A. Describe below the reviews and reviewers of the accounts. **For reviews**, include their frequency, different levels, and triggering factors. **For reviewers**, include the number of reviewers, their titles and functions, instructions they receive from applicant on performing reviews, and number of accounts assigned each.

Reviews:

Reviews are conducted on a regular basis, including daily, weekly, monthly and quarterly. Accounts are tested to see if they fall within the risk tolerance as stated by the client. The triggering of reviews can be on a time basis, changes in the investment strategies or from volatility in the markets.

Reviewers:

Reviews will be performed by the IARs who manage the accounts and who have been directly provided risk tolerance information by the client. The reviews of accounts will also be performed or overseen by Phillip Anthony Pizelo, President and/or Mark T. McCloskey, Chief Compliance Officer. Reviews of accounts are based on the suitability provided by the client. Reviews are conducted with assistance of technology which aids in the access to information on individual accounts.

- B. Describe below the nature and frequency of regular reports to clients on their accounts.

DAILY: Many clients have access for daily valuation of their accounts via internet access provided by the custodian or clearing firm. Some clients have the option to receive all statements electronically.
MONTHLY: Clients are sent a statement with a description of all activities in the clients's accounts directly from the custodian of the assets.
QUARTERLY: Some clients may receive statements on the quarter that provide performance information, including quarterly, yearly year-to-date performance numbers; unrealized and realized gain information; and account summaries.
ANNUALLY: Most clients will receive an annual report on their account showing interest and dividend income, and tax lot accounting if that is a feature provided by the custodian.

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12. Investment or Brokerage Discretion.

- A. Does applicant or any related person have authority to determine, without obtaining specific client consent, the:
- | | | |
|---|-------------------------------------|-------------------------------------|
| (1) securities to be bought or sold? | Yes | No |
| | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (2) amount of the securities to be bought or sold ? | Yes | No |
| | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (3) broker or dealer to be used ? | Yes | No |
| | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| (4) commission rates paid? | Yes | No |
| | <input type="checkbox"/> | <input checked="" type="checkbox"/> |

- B. Does applicant or a related person suggest brokers to clients? Yes No

For each yes answer to A describe on Schedule F any limitations on the authority. For each yes to A(3), A(4) or B, describe on Schedule F the factors considered in selecting brokers and determining the reasonableness of their commissions. If the value of products, research and services given to the applicant or a related person is a factor, describe:

- the products, research and services
- whether clients may pay commissions higher than those obtainable from other brokers in return for those products and services
- whether research is used to service all of applicant's accounts or just those accounts paying for it; and
- any procedures the applicant used during the last fiscal year to direct client transactions to a particular broker in return for products and research services received.

13. Additional Compensation.

Does the applicant or a related person have any arrangements, oral or in writing, where it:

- A. is paid cash by or receives some economic benefit (including commissions, equipment or non-research services) from a non-client in connection with giving advice to clients? Yes No
- B. directly or indirectly compensates any person for client referrals? Yes No

(For each yes, describe the arrangements on Schedule F.)

14. Balance Sheet. Applicant must provide a balance sheet for the most recent fiscal year on Schedule G if applicant:

- has custody of client funds or securities; or
 - requires prepayment of more than \$500 in fees per client and 6 or more months in advance
- Has applicant provided a Schedule G balance sheet? Yes No

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

Applicant: Pacific West Financial Consultants, Inc.	SEC File Number: 801-55508	Date: 03/31/2010
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(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: Pacific West Financial Consultants, Inc.		IRS Empl. Ident. No.: 91-1178101								
Item of Form (identify)	Answer									
1. C-D	<p>Pacific West Financial Consultants, Inc. (PWFC) is an Investment Advisor registered with the U.S. Securities and Exchange Commission. It provides investment supervisory services, manages investment advisory accounts not involving investment supervisory services, and furnishes investment advice consultations to clients through its Investment Advisor Representatives (IAR). Each IAR provides investment advice differently.</p> <p>Through each of its IARs, Pacific West Financial Consultants, Inc. provides investment advisory services to clients, referrals to other money managers, and advice for comprehensive financial consulting. IARs may assist clients in selecting investments from third-party managers, and a portion of the advisory fee is paid to PWFC and that manager.</p> <p>The fees that are charged may include consultation, financial planning, strategy monitoring and reviews, and asset management. Fees may be discounted or negotiated and in some instances clients or family members might receive discounts or services at no charge. The fee calculations are based upon the asset value information provided by the Custodian. Settlement or trade date accounting can be used to determine the account value for calculating advisory fees, which could lead to differences between the value used in the fee calculation and the value shown on the custodian statement. The following outlines our basic fee schedule, although the individual IAR's might develop an alternative fee structure, within the following parameters:</p> <table border="0"> <tr> <td>Initial consultation:</td> <td>Up to \$500/hour</td> </tr> <tr> <td>Financial Planning:</td> <td>Up to \$20,000+</td> </tr> <tr> <td>Monitoring and review:</td> <td>Up to \$500/hour</td> </tr> <tr> <td>Asset management fees:</td> <td>Up to 3% of assets under management</td> </tr> </table> <p>Charges for asset management fees can be assessed by either a flat rate, breakpoint, or as a blended rate for different asset levels. Billing can either be in advance or arrears. Some accredited investors who are referred to Dunham & Associates pay performance-based advisory fees. In cases when the advisory agreement does not span the full billing period, asset management fees are prorated for the days the account was open. Clients can terminate the management agreements at any time with written notice to: Pacific West Financial Consultants, Inc. – P.O. Box 860 – Renton, WA 98057 – Attn: Account Terminations.</p> <p>Clients will be provided a contract and PWFC Brochure (ADV Part II, Schedule F) when opening an account with PWFC. Clients are given an opportunity to terminate the advisory agreement for a full refund within five (5) business days of signing the advisory agreement.</p>		Initial consultation:	Up to \$500/hour	Financial Planning:	Up to \$20,000+	Monitoring and review:	Up to \$500/hour	Asset management fees:	Up to 3% of assets under management
Initial consultation:	Up to \$500/hour									
Financial Planning:	Up to \$20,000+									
Monitoring and review:	Up to \$500/hour									
Asset management fees:	Up to 3% of assets under management									
3. K (1-3)	<p>In addition to the types of investments shown in question 3, PWFC gives a variety of investment advice on partnerships investing in Equipment Leasing and Managed Futures Funds, which invests in futures and forward contracts of tangible and intangible commodities. Other investments could involve various direct participation programs. Some clients request or have these non-standard assets values placed in the custodial statement for a consolidated view of their account, and frequently the values shown in these statements are the initial purchase amount made by the client. It is important to recognize that investments noted in this section are highly illiquid and the amounts shown on the statements might not accurately reflect the current liquidation value. With these investments, any stated value on the custodian statement should not be used for determining the present value of the asset.</p>									
4.A (5)	<p>Investment Advisor Representatives (IAR) utilize various investment disciplines to manage accounts, including, but not limited to charting, fundamental, technical, and cyclical analysis. IARs will match the client financial objectives with the risk tolerance of the client. The risk tolerance is assessed by the IAR following financial interviews, Investment Policy Statements, and/or other tolerance assessments. The client is responsible for providing the IAR and PWFC any updates or changes to their financial objectives, risk tolerance, or current financial situation. The active allocation of client portfolios could be directed by the IAR by using dynamic or tactical allocation procedures. Some instances might necessitate a buy and hold strategy for the client at the IAR's recommendation. The IAR may use Portfolio Theory for the ongoing diversification and allocation process, while other situations will require taking a more static allocation approach to match the goals of the particular client. IAR's have the opportunity to utilize various third-party vendors for investment research and recommendations. This research could include custodians, clearing firms, investment research</p>									

Complete amended pages in full, circle amended items and file with execution page (page 1).

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

Applicant:	SEC File Number:	Date:
Pacific West Financial Consultants, Inc.	801-55508	03/31/2010

(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: Pacific West Financial Consultants, Inc.	IRS Empl. Ident. No.: 91-1178101
Item of Form (identify)	Answer	
	firms, research publications and/or periodicals, and other investment media facets. Investment strategies used to implement any investment advice include short and long-term purchases, trading, and short sales. Some transactions might be on margin. Strategies might also include option strategies. Investments that might be used by the IAR include, but are not limited to over-the-counter and exchange-listed equity securities, real estate investment trusts, corporate debt securities, certificates of deposit, municipal securities, variable life insurance, variable annuities, mutual fund shares, United States government securities, options, and real estate and oil & gas partnerships and other direct participation programs.	
5.	All persons who give investment advice on behalf of Pacific West Financial Consultants, Inc. have at minimum demonstrated industry experience or its equivalent experience in business and/or have passed the FINRA (Formerly NASD) exam for Investment Advisor (Series 65 or 66) and/or hold a professional designation, such as the Certified Financial Planner designation (CFP), or Chartered Financial Analyst (CFA).	
6.	<p>Philip Anthony Pizelo was born May 9, 1958. He is a graduate of Gonzaga University (BA-Economics) and Washington State University (MA-Economics). He has passed the FINRA test for General Securities, General Securities Principal, Financial Principal, Municipal Principal, Options Principal, Equity Trader, National Futures Association and IAR. He first became licensed as an IAR in 1995. He has been an owner and the Chief Executive Officer for Pacific West since July of 2002. He is a Chartered Financial Analyst (CFA) Charter Holder. He is an Accredited Investment Fiduciary Auditor (AIFA), obtained through the Center for Fiduciary Studies. He has been a college instructor in economics, finance and statistics for twelve years. He has been a professional writer in the finance area and has written a published finance book. He is also a licensed life and disability insurance agent in several states, including Washington.</p> <p>Shanon L. Ford was born September 2, 1970. He received a Bachelor's Degree in Economics from the University of Washington in 1993. From 1995 to 2000, he was employed as a commercial real estate analyst and appraiser before joining Pacific West in 2000. He has been President since January 2007, and performs due diligence, management and operational functions. He has passed the FINRA test for General Securities, and General Securities Principal. He is an owner of the firm.</p> <p>Erinn J. Ford was born on May 7, 1970. She received her Bachelor of Arts degree in Speech Communications from the University of Washington in 1992. She began working at Pacific West in 1990. Erinn has passed the FINRA examinations for General Securities, General Securities Principal and Investment Advisor Representative. She is an owner of the firm.</p> <p>Mark T. McCloskey was born June 19, 1948. He received his Bachelors of Arts from St. Leo's University in 1971. He has been in the financial services industry since 1972. He has passed the FINRA examinations for General Securities, Municipal Principal, Option Principal, Uniform Securities Agent, Investment Advisor Representative and General Securities Principal. His work history includes experience as a Senior Examiner for the FINRA. He currently serves as the Chief Compliance Officer of PWFC and Pacific West Securities ("PWS"), an affiliated broker-dealer.</p> <p>Rodney D. Ehrlich was born October 3, 1966. He received his BS from Kansas State University in 1991. He has been in the financial services industry since 1998. Prior to entering the financial industry in 1998, he owned a corporation that investigated insurance claims. He has passed the FINRA examinations for General Securities, Investment Advisor Representative, Uniform Securities Agent, and General Securities Principal. He is an Accredited Investment Fiduciary Auditor (AIFA), obtained through the Center for Fiduciary Studies. He has some advisory clients, although the management of day-to-day operations of PWFC is his primary position.</p>	
7.A-B	PWFC is actively engaged in providing investment advice, although some IARs have other income producing activities, including, but not limited to real estate, insurance, mortgage generation or brokerage, estate planning and tax accounting. In some cases, IARs may provide these or advisory services at a discount, based on the advisory relationship. Some IARs may enter agreements with a third-party money manager to assist in sales and prospecting for the outside advisory firm. In this capacity, the IAR would become a "wholesaler" for the third-party money manager. Clients may, at any time, inquire of PWFC about any outside income producing activity. PWFC also provides a platform for accessing third-party money managers through a program called Selector® Program. In this program, the fees are charged to the clients and all trading costs are absorbed in the	

Complete amended pages in full, circle amended items and file with execution page (page 1).

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

Applicant: Pacific West Financial Consultants, Inc.	SEC File Number: 801-55508	Date: 03/31/2010
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(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: Pacific West Financial Consultants, Inc.	IRS Empl. Ident. No.: 91-1178101
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Item of Form (identify)	Answer
8. C (1)	<p>asset-based fee. The assets are held at Pershing where a third-party money manager (selected by the Client) directs the investments and maintains the portfolio models. Pacific West Securities, Inc (PWS), an affiliated broker-dealer, earns operation revenue from the money market, cash and margin balances from the assets held at Pershing. As of this date, the program is no longer being offered to new clients.</p> <p>PWFC and its closely held, affiliated broker-dealer, Pacific West Securities, Inc. ("PWS"), a FINRA member Broker/Dealer sponsors a wrap program through a joint venture with National Financial Services, LLC. (NFS) and Envestnet Asset Management. Through this program Clients have access to various money management and investment advisory services. PWFC and PWS earn additional compensation from AdvisorWrap through platform fees and other charges within the program. For further information on the program, please refer to the Pacific West Schedule H.</p> <p>As a Registered Investment Advisor firm, PWFC only offers investment advice or management services. Most of the Investment Advisor Representatives of PWFC are also Registered Representatives with PWS. When acting in a capacity other than an IAR, the rep may recommend to clients, or take an order from a client to sell or purchase securities or insurance products, which may produce additional compensation (commissions) for the representative. These investments, accounts and services offered by the broker/dealer are separate and distinctly different from the investment advisory services offered by PWFC, even though the values of these investments may be shown on your custodian statement. It is the independent business plan of some IARs that some advisory clients will be solicited to use the services of the affiliated entities. Clients are not under any obligation to use any of the affiliated business services or products and are advised that they may use professional service providers of their choice. It is possible for the representative to sell a client a security or insurance product (and receive a commission), then move the investment to a managed account as an investment advisor and charge a fee to manage the investment.</p>
8. C (3)(8)	<p>PWFC has entered into an agreement with Navigator Wealth Management, LLC. ("NWM"), a Registered Investment Advisor and law firm, who will solicit clients on behalf of PWFC. Some of the IARs with NWM are also registered representatives with PWS. Funds received from third party managers will be paid from PWFC to NWM IARs based on the solicitation agreement. Additionally, some IARs maintain a separate registered investment advisor from PWFC for various planning and financial advisory services. A listing of RIAs that are owned by licensed IARs includes, but is not limited to Blue Summit Wealth Management, Belville Financial Advisors, Gruber Financial, Inc. and Ludeman Capital Management. However, this list is subject to change throughout the year. If you would like a current listing please contact PWFC.</p>
8.C(12)	<p>Two owners of Pacific West Financial Group Holdings Company, LLC, the Parent Company of PWFC, have a familial relationship with one of the owners of Capital Management Group, Inc., which provides shareholder services for SFG Funds. Additionally, PWFC IAR's who are also registered representatives with PWS receive commissions up front and paid in arrears (trails) for selling SFG Funds. Commissions earned from the sale of units in SFG Funds are paid to Registered Representatives through PWS, a broker-dealer that is an affiliate of PWFC.</p>
9.B.D.E.	<p>If a client opens an account with PWS, a related company, the trades may generate commissions and revenue for PWS and the IAR as a registered representative of PWS. It is the policy of PWFC to permit the firm, its employees, and IARs to buy, sell, and hold the same securities that the IARs also recommend to clients. It is acknowledged and understood that PWFC performs investment services for various clients with varying investment goals and risk profiles. As such, the investment advice may differ between clients. PWFC will have no obligation to recommend for purchase, or sale, a security which PWFC its principals, affiliates, employees, or IARs may purchase, sell, or hold. When a decision to trade a security from all applicable accounts, priority is typically given to the client's orders, although there are no internal trading rules that state the client orders must be before or after trades of an IAR. This may result in different execution prices for the client that may be higher or lower than the price received or paid by the IAR. PWFC specifically prohibits any agency cross trades or acting in a principal capacity for any transactions with advisory clients. PWFC also has a specific Policies and Procedures for IARs who have clients under advisory agreements, who execute personal securities transactions where they have a beneficial ownership. These specific trades must be identified and reported to PWFC on at minimum a quarterly basis.</p>

Complete amended pages in full, circle amended items and file with execution page (page 1).

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

Applicant: Pacific West Financial Consultants, Inc.	SEC File Number: 801-55508	Date: 03/31/2010
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(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: Pacific West Financial Consultants, Inc.	IRS Empl. Ident. No.: 91-1178101
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Item of Form (identify)	Answer
10.	PWFC does not have a minimum account size for any advisory account. PWFC reserves the right to refuse providing advisory services or solicitations at any asset level for any reason.
12. A (1)(2)	In instances where the IAR has been granted discretion on the account, clients may use the advisory agreement or other written notification to place limitations on the securities or amount of securities to be bought or sold.
12.B.	A client of PWFC has the option of several different custodians or clearing firms. In the event that a client directs PWFC and the IAR to use a particular broker-dealer, the IAR may not be able to obtain a more favorable commission and may not be able to obtain volume discounts or best execution. In addition, under these circumstances a disparity in commission charges may exist in the commissions charged to clients who direct the IAR to use a particular broker or dealer. The criteria used by the IAR for suggesting a broker-dealer includes reasonableness of commission, ability to block trade, receive duplicate confirms, other costs of trading, the ability to facilitate trades, access to client records, computer trading support, and other operational considerations, which may be a benefit to PWFC or the IAR, but not to the client. For reasons of economy, familiarity, administration, and reasons noted above, IARs tend to recommend a centralized custodial location to clients. The options a client has in establishing their account for advisory services through PWFC are: Charles Schwab, TD Ameritrade Institutional, NFS, or Pershing. PWFC is not affiliated with Charles Schwab or TD Ameritrade Institutional. PWFC does receive referrals from Custodians and Clearing Firms for IARs or registered representatives who may become registered with PWFC and/or PWS. PWFC has entered into a formal agreement with TD Ameritrade Institutional with the purpose of referring potential representatives to PWFC and/or PWS. PWS, who clears through Pershing and NFS, is an affiliated company with PWFC. As mentioned earlier in this brochure, an account opened in this capacity can generate commission for PWS and the IAR acting in a registered representative capacity and operational revenue for PWS. Clients or IARs may call trades into the trading desk of PWS, which is an order taking service offered as a convenience to IARs and clients. Additionally, some client will hold their investments at various institutions direct. In that event, the IAR will include those assets on the cumulative billing.
13. A	<p>Clients may request, at any time, an evaluation to use a different custodian or clearing firm. Clients of PWFC may pay a commission higher than those obtainable directly from the broker/dealer as a consequence of their relationship with PWFC.</p> <p>Nearly all brokerage firms/custodians provide research reports on all products, either from proprietary research or on a contracted basis. Additionally, custodians/brokerage firms provide PWFC with free software and internet access to the account information. User support is also available to PWFC at no charge. All IARs approved by the brokerage firms/custodians may use the research and services for all clients, and a higher commission is not charged for using the same. Some custodians provide or reimburse IARs with software for reporting, fee-billing, data consolidation and marketing assistance.</p> <p>Some IARs refer clients to third-party investment advisor money managers. IARs interested in various third-party investment advisors may be eligible for invitation to annual marketing, due diligence, or compliance conferences. The purpose of these events is to develop and improve the IARs practice by providing education, marketing, and compliance information. The retail value of these events can exceed several thousand dollars, and are paid by the third-party investment advisors that IARs use to refer client assets. Additionally, some managers and vendors provide some representatives with marketing assistance, in the form of sales and seminar support and client prospecting data. Some IARs might also be involved on a third-party manager advisory counsel, investment committees, or incentive clubs that could provide the IAR group health benefits, higher payouts or fees, or focused marketing assistance. This could lead to a conflict of interest for the IAR in recommending a manager offering those services. Currently, the providers offering events, marketing assistance, or who have IARs as investment committee members are The Pacific Financial Group, Inc., Curian Capital Management and Dunham & Associates, although it is quite possible that others will offer these services or events in the future. In addition to the marketing fees received by PWFC for marketing events, some money managers pay revenue to PWFC for ongoing review and due diligence in the amount of 0.05% on all assets referred from PWFC. The current money managers in this capacity are Appropriate Balance Financial Services, The Pacific Financial Group (no affiliation to PWFC), Purcell Advisory Services and</p>

Complete amended pages in full, circle amended items and file with execution page (page 1).

**Schedule F of
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13. B	<p>Strategic Equity Management. In an effort to solidify the relationship with the IAR, vendors and third-party managers might provide or take IARs to events and trips, which could lead to a conflict of interest for the IAR to determine which vendor or third-party manager to recommend for clients.</p> <p>Solicitors who refer clients to outside managers will receive a solicitation fee from the third-party that is paid out of the advisory fee charged to the client. In the relationship where a PWFC IAR refers a client to a third-party manager, a separate disclosure will be made to the client about the relationship and fees being paid to PWFC for the referral of that business. If a client is referred to a third-party manager, PWFC is considered to be the solicitor, and the manager is the registered investment advisor. The current relationships PWFC has for this arrangement are with the following: Advisors Asset Management, Appropriate Balance Financial Services, Bandon Capital Management, Brinker Capital Management, BTS Asset Management, Capital Allocation, Capital Management Group, CCM Capital Management, Centurion Counsel, Inc., Clark Capital Management, Clarke Lanzen Skalla Investment Firm Inc., Curian Capital, Dorsey Wright and Associates, First Affirmative, Frontier Asset Management, LLC., Fox Hall Capital Management, GE Private Asset Management, Hanlon Investment Management, Harvest Capital Advisors, Horizon Investment Services, ICON Advisers Inc., Institute for Wealth Management, ITS Asset Management, The Kocen Financial Group, Inc., Managers Investment Group, LLC, Mutual Asset Management, Matrix Advisory Services, Matson Money, Meeder Advisory Services, Managers Funds, MKG Financial Group, Inc., Portfolio Management Consultants, Inc (Envestnet Asset Management), Weatherstone Capital (formerly Mutual Asset Management), Niemann Capital, Potomac Fund Management, Inc., Portfolio Strategies, Purcell Advisory Services, Riggs Steigerwald Inc., Smart Portfolios, Stadion Money Management, Strategic Equity Management, Strategy Asset Managers, Stewardship Partners, The Pacific Financial Group, Trademark Financial and VMF Capital. PWFC may periodically add new managers to our platform for clients to use and has agreements in place with FTJ FundChoice, LLC, and WM Group of Funds where clients can use the RIA platforms.</p> <p>Some third-party managers provide investment platforms for the IAR to utilize, and while they are still directing the trading of the assets referred, the Registered Investment Advisor status remains with PWFC. The third-party managers like this include Genworth Financial (formerly AssetMark Investments), Dunham & Associates, Envestnet, Managers Funds, Orbitex-Saratoga Capital Management and SEI Investments. Programs at Genworth that utilize all Genworth Funds pay all advisory fees to PWFC, while other programs use managers wherein Genworth retains a portion of the advisory fees to pay the manager, which could create a conflict of interest in the IAR recommending the Genworth Funds Program.</p> <p>Individual IAR's may have solicited for Investment Managers prior to joining Pacific West Financial Consultants, Inc. and, therefore, may have clients with Investment Managers for which PWFC, Inc. does not have a contract. Their clients will remain with these Investment Managers with fees paid through PWFC. An IAR of PWFC may join another RIA and be dually registered. PWFC has a platform available where an IAR of PWFC may join another IAR to provide advisory services for clients. This program is the Representative Program and total payment to PWFC is disclosed on the advisory agreement.</p> <p>Code of Ethics and Business Continuity Plan. PWFC has adopted a Code of Ethics and Business Continuity Plan as a guideline for our dedication to providing financial services and advice with the highest level of integrity and protection from business interruption. If you would like a copy of either call (888) 236-7979.</p> <p>Termination Clause. It is the policy of Pacific West to follow the termination clause in accordance with SEC Rule 204-3(b). All advisory accounts opened through Pacific West Financial Consultants, Inc. are provided the ADV Part II at the time of entering the contract. All accounts may be closed five-days after opening at no cost to the client. After five days, termination will continue in effect until terminated by either the Advisor or the Client with written notice to the other, or through separate written policy for termination.</p> <p>Proxy Voting Policy. PWFC has adopted various procedures to implement the firm's policy for proxy voting, which include the following: IAR's of PWFC must obtain written permission from the home office prior to exercising and proxies on behalf of clients. Clients can obtain information about how the advisor voted their proxies by contacting the advisor or by calling the RIA at (888) 236-7979. Any inquires into the voting history</p>

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Item of Form (identify)	Answer
	<p>must be logged on client request log.</p> <p>Privacy Policy. It's important for you to know that we do not sell your information to anyone. We recognize our obligation to keep information about you secure and confidential. We restrict access to non-public personal information about you to those representatives and employees who need to know that information to provide products or services to you. We also maintain physical, electronic, and procedural safeguards to guard your non-public personal information. This notice describes how we handle your financial information we collect in doing our business. Pacific West collects non-public personal information about you from applications and other forms which they receive from you and from oral and email communications. We may also receive information from consumer reporting agencies or public databases. Some of Pacific West's representatives independently provide insurance sales, tax preparation, accounting, and other services to you and receive information in the same way from you. All of the information that Pacific West collects through its representatives who are also employed in other non-affiliated businesses such as insurance sales or tax preparation will necessarily be disclosed to them in those other capacities. And information they collect from you in those other non-affiliated capacities will necessarily also be known to them as representatives of Pacific West. In both cases, however, they will not disclose the information if you notify us that you do not want the information used in any capacity other than the one in which you have dealt with the representative. If you wish to opt out of such disclosure, call (888) 236-7979. Be aware that by opting out, it will prevent the disclosure of your information between Pacific West and a Pacific West representative's additional business pursuits. For example, if a Pacific West Securities Representative also has a tax preparation or insurance practice, that representative would not be able to discuss tax preparation or insurance business with you without first getting your permission. At such time as Pacific West and the representative terminate their relationship with one another, information that has been disclosed by one to the other may be retained by both of them if they have so agreed as a part of a transfer of a portion of the business that was previously handled by the representative. We may also provide non-public personal information about you to non-affiliated third parties as permitted by law. An example of this would be the sharing of your information with the National Association of Securities Dealers or the Securities and Exchange Commission as they oversee our activities. Another example would be the sharing of your information with a mutual fund or other such company in order to process your business. This privacy policy statement is being sent on behalf of Pacific West Securities, Inc., Pacific West Financial Consultants, Inc., Pacific West Insurance Agency, Inc, Pacific West Investment Services, Pacific West Financial Group, and their Registered Representatives (collectively - Pacific West).</p>

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