

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

Applicant: WFA, Inc.	SEC File Number: 801-28135	Date: March 30, 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: Walker Financial Advisors, Inc.	IRS Empl. Ident. No.: 33-0785066
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Item of Form (Identify)	Answer												
<p>ADV PART II PAGE 2 Item 1</p>	<p>COMPANY OVERVIEW: Walker Financial Advisors, Inc. (WFA) is an independent investment advisory and wealth management firm. Our primary focus is portfolio design and investment management services for individuals and retirement plan sponsors. We specialize in conservative balanced accounts for IRA rollovers, tax-favored retirement plans (401(k), 457, 403(b), SEP/IRA, Roth IRA's), and trust brokerage accounts. Our mission is to build and preserve our client's wealth through prudent investment and tax management strategies.</p> <p>PRIVATE CLIENT MANAGED ACCOUNTS: We first seek to identify each client's goals and objectives, risk tolerance level, past experience, and overall financial position by reviewing existing allocation, holdings and tax position. Following this analysis an appropriate asset allocation is recommended along with specific investments. Portfolios are individually designed and typically include a combination of individual securities, exchange-traded funds (ETF's), and no-load mutual funds. Existing holdings are analyzed in the portfolio design process, and are not automatically sold. Recommendations are discussed with client and agreed upon prior to any action being taken. A written investment policy statement is completed specifying allocation guidelines (i.e., maximum % to equity investments) and noting any client imposed constraints regarding certain types of securities.</p> <p style="padding-left: 40px;">Our Asset Management Fee is based on an annual percentage of assets managed and is calculated and billed quarterly in advance. The annual fee for new accounts is as follows:</p> <table style="margin-left: 100px; border: none;"> <tr> <td style="padding-right: 20px;">First \$500,000</td> <td style="padding-right: 20px;">-</td> <td>1.00%</td> </tr> <tr> <td>Next \$500,000</td> <td>-</td> <td>0.75%</td> </tr> <tr> <td>Over \$1,000,000</td> <td>-</td> <td>0.50%</td> </tr> <tr> <td>Over \$5,000,000</td> <td>-</td> <td>0.25%</td> </tr> </table> <p>Accounts are subject to a minimum fee of \$750/quarter, and the minimum relationship size is \$300,000. All accounts are aggregated per client to qualify for fee discounts. Under special circumstances, fees are negotiable. Management fees may be tax deductible, please consult your tax advisor. Qualified prospective clients are entitled to a 30-minute courtesy consultation.</p> <p>As a fiduciary, we endeavor to minimize costs for our clients. WFA is compensated on a fee-only basis, solely from client asset management fees. We refuse to accept any securities commissions or mutual fund expense reimbursement payments ("revenue sharing") to avoid any potential conflicts of interest. Clients invested in ETF's and no-load mutual funds do pay fund management fees in addition to our advisory fee.</p> <p>Clients authorize us to operate under a limited power of attorney on their account(s). WFA utilizes the services of independent third-party brokerage firms and custodians, so we will never have custody of client funds.</p> <p>Charles Schwab & Co., Inc. or the Charles Schwab Trust Company is used as the broker/dealer and/or custodian for client funds. WFA does not share in any Schwab commissions or transaction fees. Please contact our office for a summary of Schwab's discounted commission rates. Individual municipal bonds may be purchased from broker/dealers other than Schwab when more favorable pricing or yields exist. A \$25 Schwab fee is charged on these "Prime Broker" trades.</p> <p>For convenience purposes, client authorizes Schwab to pay WFA management fees directly from client account. Clients will receive quarterly statements from WFA showing the amount of the fee, the value of assets on which the fee was based, and how the fee was calculated. The quarterly fee is adjusted for cash deposits and withdrawals made during the previous quarter.</p>	First \$500,000	-	1.00%	Next \$500,000	-	0.75%	Over \$1,000,000	-	0.50%	Over \$5,000,000	-	0.25%
First \$500,000	-	1.00%											
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<p>ADV Part II Page 3 Item 4</p>	<p>FINANCIAL ADVISORY AGREEMENT: For those not meeting our minimum account size for a Private Client Managed Account, or those who desire advice on a one-time or stand-alone basis, we offer this agreement under an hourly or flat-fee arrangement. Our hourly consulting fees are \$250 per hour for Warren Isenberg; and \$300 per hour for Scott Walker.</p> <p>Flat-fee specialty plans address a specific issue in the areas of investment management, tax planning, retirement planning, education funding, estate planning, and risk management (insurance analysis). The fee range for specialty plans is \$1,000 to \$5,000. The fee range for comprehensive financial planning is \$5,000 to \$10,000. Flat fees will vary based on the complexity of the situation and estimated time commitment. Services under this agreement do not include the ongoing supervision, monitoring, or periodic review of investments or financial assets.</p> <p>457 GOVERNMENTAL DEFERRED COMPENSATION PLAN AGREEMENT: WFA also does business as California 457 Benefits (CA 457). Under CA 457, we provide plan administration, investment advice, and employee services. Plan administration services include ongoing regulatory compliance support, contribution processing, daily account valuation and reconciliation, inquiry resolution, along with plan and data maintenance. Investment advice includes review and compliance with the plan Investment Policy Statement, and designing an appropriate mix of investment options so the plan sponsor meets its fiduciary duty to employee participants. Employee services include group educational meetings followed by individual consultations to discuss asset allocation and provide investment advice. Participant enrollment, emergency hardship withdrawals, distribution planning and processing, and beneficiary changes are also provided.</p> <p>Fees are based on an annual percentage of plan assets and are calculated and paid quarterly in advance. The annual fee for new accounts is as follows:</p> <table style="margin-left: 40px;"> <tr> <td>First \$15,000,000</td> <td>- 0.45%</td> </tr> <tr> <td>Next \$15,000,000</td> <td>- 0.25%</td> </tr> <tr> <td>Next \$20,000,000</td> <td>- 0.20%</td> </tr> <tr> <td>Over \$50,000,000</td> <td>- 0.10%</td> </tr> </table> <p>Plans are subject to a minimum fee of \$12,500 per quarter. CA 457 may sub-contract with outside firms to provide record keeping and/or plan administrative services.</p> <p>Any of the three preceding agreements may be terminated by either party at any time without cause. Termination shall consist of written notice to such effect. WFA will reimburse terminated clients on a prorated basis for fees paid in advance when the termination occurs before the fee is earned.</p> <p>INDIVIDUAL INVESTMENT STRATEGIES: Taking into account the current economic and interest rate environment, we utilize a strategic asset allocation approach designed around the needs of each client. Following our initial meeting, we will recommend an appropriate allocation and review initial investment recommendations. We favor individual stocks and bonds, exchange-traded funds (ETF's), and to a lesser extent no-load mutual funds. We prefer blue chip common stocks that have exhibited a history of increasing dividends, and look to buy when the security is trading at a discount to our estimate of intrinsic value. We also favor companies where we have personal experience or knowledge of the company products or services. We add value with fixed-income securities by purchasing individual bonds (tax-exempt municipal, taxable municipal Build America Bonds, corporate, and U.S. Treasury issues). The maturity date with an individual bond provides an element of certainty regarding return of principal. ETF's provide low cost access to diversified baskets of</p>	First \$15,000,000	- 0.45%	Next \$15,000,000	- 0.25%	Next \$20,000,000	- 0.20%	Over \$50,000,000	- 0.10%
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ADV PART II PAGE 4 Item 5	securities and convenient targeted exposure to industry sectors. With actively managed no-load funds, our selection criteria include top-quartile performance within fund category, continuous manager tenure with a consistent process, reasonable asset size, smaller number of holdings, low turnover, below average expenses, and tax efficiency. We may also own preferred stocks, real estate investment trusts, and closed-end bond funds. Purchases are typically made on the secondary market at a discount to par or net asset value. These securities provide current income and diversification benefits.
ADV PART II Page 4 Item 6	<p>EDUCATION AND BUSINESS STANDARDS: All personnel determining investment advice are required to have at least a bachelor's degree or equivalent course work and must have the Certified Financial Planner or Chartered Financial Analyst professional designation or be actively working toward one of the designations.</p> <p>EDUCATION AND BUSINESS BACKGROUNDS: Walker, Scott D. Date of Birth: September 4, 1958 University of Nebraska – Lincoln: Bachelor of Science, Business Administration – 1980 College for Financial Planning – Denver, CO: CFP professional designation – 1986 University of Southern California: Financial Planning Program – 1986 1/98 to present: President – Walker Financial Advisors, Inc. 5/86 to 12/97: Owner – Walker Financial Consultants</p> <p>Isenberg, Warren B. Date of Birth: July 6, 1966 University of California – Irvine: Bachelor of Science, Biological Science – 1989 College for Financial Planning – Denver, CO: CFP professional designation – 1996 2/98 to present: Vice President & Portfolio Manager – Walker Financial Advisors, Inc. 7/97 to 9/97: Financial Advisor – American Express Financial Advisors 10/94 to 9/95: Stock broker – Baraban Securities, Inc.</p>
ADV Part II Page 4 Item 7	OTHER BUSINESS ACTIVITIES: WFA also does business as California 457 Benefits. CA 457 is a division of WFA that serves as a third party administrator to governmental deferred compensation plans. CA 457 has an existing relationship with the City of Costa Mesa, CA.
ADV Part II Page 5 Item 9	PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS: WFA may own shares of securities, directly or indirectly that we recommend to clients. When buying or selling securities for client accounts, any beneficial ownership of securities which could reasonably be expected to influence or bias objective advice, is disclosed to clients prior to effecting transactions.
ADV Part II Page 5 Item 10	MINIMUM ACCOUNT SIZE: New client relationships under our Private Client Managed Accounts Agreement are expected to have a value of at least \$300,000. Various client accounts (i.e., husband IRA, wife IRA, trust or joint account) may be combined to reach the minimum.
ADV Part II Page 6 Item 12	INVESTMENT OR BROKERAGE DISCRETION: The initial portfolio design, asset allocation, and specific holdings are reviewed and agreed upon with the client. WFA will establish a brokerage account in the client's name with Schwab Institutional (SI), a division of Charles Schwab & Co., Inc. a registered broker/dealer, to maintain custody of clients' assets. WFA and SI are separate, unaffiliated entities. SI provides WFA with access to its institutional trading and operations services typically not available to Schwab's retail customers. SI's services include brokerage, custody,

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<p>ADV Part II Page 6 Item 13 A.</p>	<p>research, access to mutual funds and other investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment. WFA does not share in any Schwab commission or transaction fee.</p> <p>Clients authorize WFA to act under a limited power of attorney to execute trades through a discretionary arrangement. WFA will ordinarily determine which securities are purchased or sold for client accounts and the amount of such purchases and sales. Our authority may be limited by specific instructions from the client to restrict or prohibit transactions in certain securities. Client's may purchase no-load mutual funds directly from the fund sponsor and not incur transaction fees, which may be associated with similar purchases made through Schwab. However, many mutual funds currently recommended carry no transaction fee to buy or sell through Schwab.</p> <p>Under the Schwab arrangement, WFA may be authorized to direct that funds be disbursed from a client account. Such disbursements may only be directed to the clients address of record or to a financial institution specifically for the client's benefit.</p> <p>ADDITIONAL COMPENSATION: Schwab Institutional (SI) makes available to WFA other products and services that benefit WFA. Many of these products and services assist WFA 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 provide securities research, pricing information, and other market data. WFA receives discounts and fee waivers from SI on computerized portfolio management services and educational events organized and /or sponsored by SI. Although WFA endeavors to minimize transaction costs, the client may pay brokerage commissions to Schwab in excess of those which other discount brokerage firms might have charged for effecting the same transactions in recognition of the value of the research services provided by Schwab to WFA.</p>

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