

Straight*Line*



Personal. Unbiased. Proactive.

Advisory Personnel	Business Address	Phone
Michael F. Bisaro	165 Kirts Blvd, Suite 600, Troy, MI 48084	248-269-8366
Jason C. Fisher	551 Lake Cascades Pkwy, Findlay, OH 45840	419-425-8440
Doris C. Karras	165 Kirts Blvd, Suite 600, Troy, MI 48084	248-269-8366
Gaurav ‘Sonny’ Mehra	165 Kirts Blvd, Suite 600, Troy, MI 48084	248-269-8366
Bethany W. Mosshart	165 Kirts Blvd, Suite 600, Troy, MI 48084	248-269-8366
Steven F. Mosshart	165 Kirts Blvd, Suite 600, Troy, MI 48084	248-269-8366

**StraightLine Group, LLC
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 Troy, MI 48084
 CRD/IARD #127401
 www.myrplan.com**

**248-269-8366
 866-401-5238**

FORM ADV PART 2B

BROCHURE SUPPLEMENT

This brochure supplement provides information about the above named advisory personnel of StraightLine Group, LLC, and is a supplement to our Part 2 Brochure, which you should already have received. Please contact StraightLine at 866-401-5238 if you did not receive our Brochure, or if you have any questions about it or this supplement. Additional information about StraightLine and these advisory personnel is available on the SEC’s website at www.adviserinfo.sec.gov.

Michael F. Bisaro, AIF®

Item II - Educational Background and Business Experience

Mr. Bisaro was born in 1979. He serves as one of StraightLine's Vice Presidents and has been with the firm since 2004. Mike graduated Valedictorian from New Mexico State University with degrees in Finance and Marketing. He has earned the Accredited Investment Fiduciary professional designation by the Center for Fiduciary Studies, which is associated with the University of Pittsburgh's Center for Executive Education. Information on this designation can be found on Page 8, or at: <http://www.fi360.com/main/designations.jsp>. Prior to joining StraightLine Mike was a financial consultant and financial planning specialist at Wachovia Securities.

Item III – Disciplinary Information

Michael F. Bisaro has never had any disciplinary disclosures to be reported.

Item IV – Other Business Activities

Other Investment Related Activities “Investment-related” means “activities that pertain to securities, commodities, banking, insurance, or real estate (including, but not limited to, acting as or being associated with an investment adviser, broker-dealer, municipal securities dealer, government securities broker or dealer, issuer, investment company, futures sponsor, bank, or savings association).”

StraightLine is a licensed insurance agency, and Mike Bisaro is a licensed insurance agent. When appropriate, he may offer access for clients to insurance products. Fees or commissions charged are set by the insurance company and are paid to us from the insurance company. Mr. Bisaro may receive additional compensation in relation to the sale of these products.

The instructions for this Form ADV Brochure Supplement require us to tell you that the receipt or potential for the receipt of this other compensation gives Mr. Bisaro an incentive to recommend insurance products based on the compensation received, rather than on your specific needs. Although we are obligated to tell you this, Mr. Bisaro's and our objective as a firm is to place nothing before your best interests.

How we Address the Conflict(s): First and foremost, we address the conflicts described in the preceding section by disclosing them to you in this Brochure Supplement as well as in our firm's Brochure. As a matter of general policy, we aggressively discourage activities that put your interests anywhere but first. In addition, we have designated a Chief Compliance Officer, as set forth on Schedule A of our Form ADV, to be the party responsible for the overall application and oversight of our supervisory process. Our Chief Compliance Officer has the authority to delegate certain supervisory responsibilities to other supervised persons within our firm in order to ensure that our overall system of supervision is being adequately carried out and in a timely manner.

The added compensation received by Mr. Bisaro in connection with any insurance activities is deemed routine and customary compensation for such activities and is not believed to be inappropriate.

Mr. Bisaro is not actively engaged in any other investment-related business or occupation or other business or occupation of a substantial nature.

V - Additional Compensation

Mr. Bisaro does not receive any economic benefit for providing advisory services, other than the regular salary paid by StraightLine and as described in Section IV above.

VI - Supervision

As part of our overall compliance and supervisory process, we monitor the advisory activities of all of our supervised persons, including Mr. Bisaro. Account allocation decisions are made by our Research Department and our Chief Investment Strategist. Decisions about when to make a change to an account's holdings both from an investment and allocation standpoint are made based on our research, not by individual representatives.

Our Chief Compliance Officer, Doris Karras, is responsible to provide supervisory oversight for StraightLine and its advisory personnel. She can be reached at 866-401-5238.

Jason C. Fisher, AIF ®

Item II - Educational Background and Business Experience

Jason C. Fisher was born in 1972. He serves as one of StraightLine's Vice Presidents and oversees the firm's operations in Findlay, Ohio. He has been with the firm since 2004. Jason is a graduate of the University of Toledo. He has earned the Accredited Investment Fiduciary professional designation by the Center for Fiduciary Studies, which is associated with the University of Pittsburgh's Center for Executive Education Information on this designation can be found on Page 8, or at: <http://www.fi360.com/main/designations.jsp>. Prior to joining StraightLine he worked in logistics and the mortgage industry.

Item III – Disciplinary Information

Jason C. Fisher has never had any disciplinary disclosures to be reported.

Item IV – Other Business Activities

Other Investment Related Activities “Investment-related” means “activities that pertain to securities, commodities, banking, insurance, or real estate (including, but not limited to, acting as or being associated with an investment adviser, broker-dealer, municipal securities dealer, government securities broker or dealer, issuer, investment company, futures sponsor, bank, or savings association).”

StraightLine is a licensed insurance agency, and Jason Fisher is a licensed insurance agent. When appropriate, he may offer access for clients to insurance products. Fees or commissions charged are set by the insurance company and are paid to us from the insurance company. Mr. Fisher may receive additional compensation in relation to the sale of these products.

The instructions for this Form ADV Brochure Supplement require us to tell you that the receipt or potential for the receipt of this other compensation gives Mr. Fisher an incentive to recommend insurance products based on the compensation received, rather than on your specific needs. Although we are obligated to tell you this, Mr. Fisher's and our objective as a firm is to place nothing before your best interests.

How we Address the Conflict(s): First and foremost, we address the conflicts described in the preceding section by disclosing them to you in this Brochure Supplement as well as in our firm's Brochure. As a matter of general policy, we aggressively discourage activities that put your interests anywhere but first. In addition, we have designated a Chief Compliance Officer, as set forth on Schedule A of our Form ADV, to be the party responsible for the overall application and oversight of our supervisory process. Our Chief Compliance Officer has the authority to delegate certain supervisory responsibilities to other supervised persons within our firm in order to ensure that our overall system of supervision is being adequately carried out and in a timely manner.

The added compensation received by Mr. Fisher in connection with any insurance activities is deemed routine and customary compensation for such activities and is not believed to be inappropriate.

Mr. Fisher is not actively engaged in any other investment-related business or occupation or other business or occupation of a substantial nature.

V - Additional Compensation

Mr. Fisher does not receive any economic benefit for providing advisory services, other than the regular salary paid by StraightLine and as described in Section IV above.

VI - Supervision

As part of our overall compliance and supervisory process, we monitor the advisory activities of all of our supervised persons, including Mr. Fisher. Account allocation decisions are made by our Research Department and our Chief Investment Strategist. Decisions about when to make a change to an account's holdings both from an investment and allocation standpoint are made based on our research, not by individual representatives.

Our Chief Compliance Officer, Doris Karras, is responsible to provide supervisory oversight for StraightLine and its advisory personnel. She can be reached at 866-401-5238.

Doris C. Karras, IACCPsm

Item II - Educational Background and Business Experience

Doris C. Karras was born in 1963. She serves as StraightLine's Chief Compliance Officer. She has been with the firm since 2005. Doris graduated cum laude with a B.A. from Walsh College with a major in Finance. She has since earned her Investment Adviser Certified Compliance Professional designation through NRS. Information may be found on Page 8 or at <http://www.nrs-education.com/investment-adviser-certified-compliance-program.html> . She has

been fully licensed and registered since 1997, working previously with Morgan Stanley and Citigroup Global Markets.

Item III – Disciplinary Information

Doris C. Karras has never had any disciplinary disclosures to be reported.

Item IV – Other Business Activities

Doris C. Karras is not currently actively engaged in any other investment related business or occupation.

V - Additional Compensation

Doris C. Karras does not receive any economic benefit for providing advisory services, other than her regular salary paid by StraightLine.

VI - Supervision

As part of our overall compliance and supervisory process, we monitor the advisory activities of all of our supervised persons, including Mrs. Karras. Our Chief Executive Officer, Bethany W. Mosshart and our President, Steven F. Mosshart, supervise Mrs. Karras in her role as Chief Compliance Officer.

Mr. and Mrs. Mosshart can be reached at 866-401-5238.

Account allocation decisions are made by our Research Department and Chief Investment Strategist. Decisions about when to make a change to an account's holdings both from an investment and allocation standpoint are made based on our research, not by individual representatives.

Gaurav 'Sonny' Mehra

Item II - Educational Background and Business Experience

Gaurav Mehra was born in 1984. He serves as StraightLine's Research Director. He has been with StraightLine since 2006. He graduated from University of Michigan, Dearborn, with a degree in Finance.

Item III – Disciplinary Information

Gaurav Mehra has never had any disciplinary disclosures to be reported.

Item IV – Other Business Activities

Gaurav Mehra is not actively engaged in any investment-related business or occupation or other business or occupation of a substantial nature.

V - Additional Compensation

Gaurav Mehra does not receive any economic benefit for providing advisory services, other than his regular salary paid by StraightLine.

VI - Supervision

As part of our overall compliance and supervisory process, we monitor the advisory activities of all of our supervised persons, including Mr. Mehra. Account allocation decisions are made by our Research Department and our Chief Investment Strategist. Decisions about when to make a change to an account's holdings both from an investment and allocation standpoint are made based on our research, not by individual representatives.

Our Chief Compliance Officer, Doris Karras, is responsible to provide supervisory oversight for StraightLine and its advisory personnel. She can be reached at 866-401-5238.

Bethany W. Mosshart

Item II - Educational Background and Business Experience

Bethany W. Mosshart was born in 1956. She is the Chief Executive Officer and Director of Administration for StraightLine and has been with the company since its formation in 2002. She is a cum laude graduate of Miami University. Prior to helping to found StraightLine she worked for a number of years in the Troy School District as a Title I tutor and parent volunteer. Previous positions included assisting the National Sales Manager for Real Estate One, and assisting the National Director of Sales for Tomy Toys.

Item III – Disciplinary Information

Bethany W. Mosshart has never had any disciplinary disclosures to be reported.

Item IV – Other Business Activities

Mrs. Mosshart is not actively engaged in any investment-related business or occupation or other business or occupation of a substantial nature.

V - Additional Compensation

Mrs. Mosshart does not receive any economic benefit for providing advisory services, other than her regular salary paid by StraightLine.

VI - Supervision

As part of our overall compliance and supervisory process, we monitor the advisory activities of all of our supervised persons, including Mrs. Mosshart. Account allocation decisions are made by our Research Department and our Chief Investment Strategist. Decisions about when to make a change to an account's holdings both from an investment and allocation standpoint are made based on our research, not by individual representatives.

Our Chief Compliance Officer, Doris Karras, is responsible to provide supervisory oversight for StraightLine and its advisory personnel. She can be reached at 866-401-5238.

Steven F. Mosshart, AIF®

Item II - Educational Background and Business Experience

Steven F. Mosshart was born in 1956. He is the President and Chief Investment Strategist for StraightLine and has been involved with the firm since its founding. Steve holds a business degree from Miami University, as well as the Accredited Investment Fiduciary professional designation by the Center for Fiduciary Studies, which is associated with the University of Pittsburgh's Center for Executive Education. Information on this designation can be found on Page 8, or at: <http://www.fi360.com/main/designations.jsp>. Mr. Mosshart has been in the investment industry since 1986, beginning his career at Merrill Lynch, progressing through Citigroup Global Markets Inc. as Senior Vice President, and ultimately creating StraightLine in 2002. He was chosen to attend the 38th and 41st Investment Management Workshops at Harvard University in 2006 and 2009, respectively, as one of only 48 managers selected worldwide. Prior to Merrill Lynch he worked in industrial steel sales.

III – Disciplinary Information

Although our business as a registered investment adviser is not subject to oversight by Financial Industry Regulatory Authority (FINRA), from 1986 to 2005, our President, Steven F. Mosshart, worked in the commission based brokerage industry which was subject to FINRA. Just after Mr. Mosshart left Citigroup World Markets in 2005, FINRA alleged that Mr. Mosshart had participated in a private securities transaction by accepting promissory notes from a few close friends, some of whom were his clients. Mr. Mosshart contends that the notes were loans, not securities. The funds borrowed under the notes were for the express purpose of providing operating capital for StraightLine in its infancy.

On September 11, 2008 Mr. Mosshart and FINRA reached a settlement and entered into an Order of Offer of Settlement in regard to the loans. Pursuant to that order, Mr. Mosshart was suspended for one year from associating with any member of FINRA, which includes the broker dealers and commissioned stockbrokers in their employ. Mr. Mosshart had no intention of returning to that type of business and so agreed to the settlement. In addition, Mr. Mosshart was ordered to make restitution to the holders of the notes if he returned to a FINRA registered firm.

Prior to the settlement offer, StraightLine had already begun the process to satisfy the terms of the notes. The holders of the notes were all given a choice to receive membership/ownership interest in StraightLine in exchange for their notes or to receive the return of their loan amount plus interest. All of the note holders have either been paid in full or have converted their outstanding loan to ownership in our firm.

Item IV – Other Business Activities

Mr. Mosshart is not actively engaged in any investment-related business or occupation or other business or occupation of a substantial nature.

VI - Additional Compensation

Mr. Mosshart does not receive any economic benefit for providing advisory services, other than his regular salary paid by StraightLine.

VII - Supervision

As part of our overall compliance and supervisory process, we monitor the advisory activities of all of our supervised persons, including Mr. Mosshart. Account allocation decisions are made by our Research Department and our Chief Investment Strategist. Decisions about when to make a change to an account's holdings both from an investment and allocation standpoint are made based on our research, not by individual representatives.

Our Chief Compliance Officer, Doris Karras, is responsible to provide supervisory oversight for StraightLine and its advisory personnel. She can be reached at 866-401-5238.

Summary of Professional Designations

AIF® – Accredited Investment Fiduciary

Issued by: Center for Fiduciary Studies in association with The University of Pittsburgh Graduate School of Business

Prerequisites/Experience Required:

Candidate must:

- Attest to compliance of the Code of Ethics
- Educational Requirements: None

Examination Type: AIF® certification exam

Continuing Education/Experience Requirements: Annually complete six hours of continuing education.

IACCPsm - Investment Adviser Certified Compliance Professional

Requirements: 12 required compliance courses, 8 electives, 2 yrs of work experience and passing certification exam

The following 10 (2-hour) courses:

- Advisers Act (Six Required Courses)
 - Framework of the Act—Duty to Supervise; Who Must Register; Exclusions and Exemptions; State and Federal Responsibilities
 - Books and Records—Today's Requirements
 - Brochure Rule; Insider Trading; Codes of Ethics; Contracts
 - Anti-Fraud Rules Part 1—Fiduciary Duty, Principal and Agency Cross Transactions, Pooled Investment Vehicles, Advertising Rule
 - Anti-Fraud Rules Part 2—Custody, Solicitors, Financial & Disciplinary Disclosure, Proxy Voting
 - Compliance Programs Rules and Mastering the Annual Review
- Ethics (Two Required Courses)
 - Investment Adviser Codes of Ethics—Requirements and Best Practices
 - Ethical Decision-Making and Lessons Learned from SEC Enforcement Cases
- Disclosure (Two Required Courses)
 - Form ADV Part 1 and Regulatory Reporting
 - Form ADV Part 2 and Identifying and Disclosing Conflicts of Interest

Additional Required Courses

- Ethics, Mastering Critical Skills for High Perf. Compliance Professionals
- Disclosure, Investment Adviser Performance and Advertising

Electives – 8 Courses Needed

Two years of work experience and successful completion of Certifying IACCP Examination

To maintain designation: Adhere to Compliance Prof Code of Ethics and 12 hours Cont. Ed each year