



Ficast Corporation

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Date: 11/02/2011

FORM ADV PART 2/2B - BROCHURE

As required by the United States Securities and Exchange Commission (SEC), this brochure provides information about the qualifications and business practices of Ficast Corporation. If you have any questions about the contents of this brochure, please contact us at (248) 614-1100 or info@ficast.com. The information in this brochure has not been approved or verified by the SEC or by any state securities authority.

Additional information about Ficast Corporation is also available on the SEC's website at www.adviserinfo.sec.gov. The searchable IARD/CRD number for Ficast Corporation is 159265.

Ficast Corporation is an SEC Registered Investment Adviser. Registration with the United States Securities and Exchange Commission or any state securities authority does not imply any certain level of skill or training.

Table of contents

Advisory business	3
Fees and compensation.....	4
Assets under management	5
Performance-based fees and side-by-side management	5
Types of clients.....	5
Methods of analysis, investment strategies and risk of loss.	5
Disciplinary information.....	6
Other financial industry activities and affiliations.....	6
Code of Ethics, participation or interest in client transactions and personal trading	7
Brokerage practices.....	7
Review of accounts.....	7
Client referrals and other compensation	8
Custody.....	8
Investment discretion	8
Voting client securities	8
Financial information.....	8
Additional information	8
Form ADV Part 2B supplement – C. M. Adams	9
Form ADV Part 2B supplement – J. F. Noonan	11

Description of services

Ficast Corporation (Ficast) is a registered investment adviser based in Troy, Michigan. We are organized as a corporation under the laws of the State of Michigan. Ficast has been providing investment advisory services since 2011. Craig M. Adams and John F. Noonan are our principal owners.

The following paragraphs describe our services. Please refer to the description of each investment advisory service listed below for information on how we tailor our advisory services to your individual needs. As used in this brochure, the words “we”, “our” and “us” refer to Ficast Corporation (Ficast) and the words “you”, “your” and “client” refer to you as either a current or prospective user of our firm’s services. Also, you may see the term Associated Person throughout this Brochure. As used in this Brochure, Associated Persons are our firm’s officers, employees, and all individuals providing investment advice on behalf of our firm.

Financial forecast and asset allocation modeling

We provide financial forecasting models and asset allocation target models tailored to meet our clients’ personal lifestyle and financial objectives, particularly for estate planning and investment planning purposes. The process begins with a general overview session to gather information about the client’s personal financial situation and objectives. Using our firm’s proprietary forecasting process, we create a model of potential future changes by adjusting current client income, expenses and savings taking into account inflation, taxes, investment return expectations and client personal objectives. Using this forecast model, asset class allocation targets are constructed around potential future distribution requirements from personal and/or estate assets. We will initially provide you with recommendations on to how to allocate investments among categories of assets (asset allocation) and how to allocate among different management disciplines based on the results of our financial analysis and forecasting models.

To monitor progress and adjust for changes in your circumstance, we will provide periodic reviews and updates every twelve to eighteen months, depending on your requirements. Occasionally, changes in your objectives or your circumstance or changes in economic conditions will require more frequent model updates. Based on these periodic updates, we may provide you with adjusted asset allocation recommendations in an effort to remain on target and consistent with your financial objectives. Recommendations are based on the information provided during the planning process. You should promptly notify our firm if your financial situation, goals, objectives, or needs change as these may impact allocation targets and/or our recommendations.

You are under no obligation to act on our recommendations. At your request, we may refer you to an affiliated firm for investment management or brokerage services. However, you are not obligated to use any affiliated firm and are free implement our recommendations with any organization you wish. You are solely responsible for implementing the asset allocation recommendations.

Financial forecast and asset allocation modeling:

- Initial on-boarding – We charge an hourly fee of up to a maximum of \$300 per hour, with a ten hour minimum for initial on-boarding. An estimate of the total time/cost will be determined at the start of the advisory relationship. In limited circumstances, the cost/time could potentially exceed the initial estimate. In such cases, we will notify you and request that you approve the additional fee.
- Periodic work after initial on-boarding – We charge an hourly fee of up to a maximum of \$300 per hour. Typically one to three hours are required to update a financial forecast and allocation target model.
- All fees are negotiable depending on the situation and the scope of work involved.

Fees are due upon completion of services rendered. We will send you an invoice for the payment of our fees. You may terminate our services at any time without penalty.

Compensation for the sale of securities or other investment products

Persons providing investment advice on behalf Ficast may be registered representatives of Confidential Management Financial Services, Inc, a registered securities broker-dealer, and a member of the Financial Industry Regulatory Authority (FINRA) and the Securities Investor Protection Corporation (SIPC). In their capacity as registered representatives, these persons have the ability to earn commission-based compensation in connection with the purchase and sale of securities, including 12b-1 fees for the sale of investment company products.

Compensation earned by these persons in their capacities as registered representatives is separate and in addition to our advisory fees. The ability to earn commissions based compensation may present a potential conflict of interest because persons providing investment advice on behalf of Ficast who are registered representatives may have an incentive to effect securities transactions for the purpose of generating commissions not solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase securities products through any person affiliated with our firm.

Persons providing investment advice on behalf of our firm may be licensed as independent insurance agents. These persons have the ability to earn commission-based compensation for selling insurance products, including insurance products they may sell to you. Insurance commissions earned by these persons are separate and in addition to our advisory fees. Again, the ability to earn commission based compensation may present a potential conflict of interest because persons providing investment advice on behalf of our firm who are insurance agents may have an incentive to recommend insurance products to you for the purpose of generating commissions not solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Assets under management

Form ADV Part 2A, Item 6

Ficast provides advisory services only and does not actively manage client assets.

Performance based fees and side-by-side management

Form ADV Part 2A, Item 6

Performance-based fees and side-by-side management (simultaneous management of investment portfolios with different objectives) do not apply to our firm since we do not actively manage assets on behalf of our clients.

Types of clients

Form ADV Part 2A, Item 7

We offer our specialized advisory services to individuals, trusts, estates, beneficiaries and certain financial services professionals.

Methods of analysis, investment strategies and risk

Form ADV Part 2A, Item 8

Ficast methods of analysis and investment strategies

Using proprietary and third party research, we classify world investment markets into various investment classes. Based on your forecast investment distribution requirements over time, specific investment allocations to these asset classes are determined combining the historical experience of each class and the historical correlations of each class to one another. To capture returns over time, we diversify the management of asset classes across different management disciplines. Management disciplines include passive strategic, active strategic, tactical and dynamic.

Our investment strategies and advice vary depending upon each client's specific financial situation as defined by our proprietary financial forecasting process. As such, we determine investment class allocations based upon your predefined objectives, risk tolerance, distribution time horizons, financial information, liquidity needs, and other various suitability factors. Your restrictions and guidelines will affect the composition of your portfolio.

The major material risk with our investment strategies is that all investment classes and all investment managers suffer losses at the same time.

Risk of loss

Investing involves risk of loss that you should be prepared to bear. We do not represent or guarantee that our services or methods of analysis can or will predict future results, successfully identify market tops or bottoms, or insulate clients from losses due to market corrections or declines. We cannot offer any guarantees or promises that your financial goals and objectives will be met. Past performance is in no way an indication of future performance.

Disciplinary information

Form ADV Part 2A, Item 9

Neither our firm nor any of our associated persons has any reportable disciplinary information.

Other financial industry activities and affiliations

Form ADV Part 2A, Item 10

Arrangements with affiliated entities

Our firm is affiliated with Confidential Management Advisors, Inc. (CRD# 125936) through common control and ownership. Confidential Management Advisors, Inc is a federally registered investment adviser. Persons providing advisory services on behalf of our firm also provide investment advisory services on behalf of Confidential Management Advisors, Inc.

Fee-based compensation earned by Confidential Management Advisors, Inc. is separate from our advisory fees. Due to our affiliation, we may have an incentive to refer you to our advisory affiliate for portfolio management and other investment advisory services. However, you are under no obligation, contractually or otherwise, to manage your investments through any person affiliated with our firm.

CMAI is affiliated with Confidential Management Financial Services, Inc. (CRD#18214) through common control and ownership. Confidential Management Financial Services, Inc is a securities broker-dealer and a member of the Financial Industry Regulatory Authority and the Securities Investor Protection Corporation. Persons providing investment advice on behalf of our firm may also be registered representatives with Confidential Management Financial Services, Inc. In their capacity as registered representatives, these persons may earn commission-based compensation in connection with the purchase and sale of securities, including 12b-1 fees for the sale of investment company products. Compensation earned by these persons in their capacities as registered representatives is separate from our advisory fees. This practice may present a conflict of interest because persons providing investment advice on behalf of our firm who are registered representatives have an incentive to effect securities transactions for the purpose of generating commissions rather than solely based on your needs.

Confidential Management Financial Services, Inc, is also a licensed Michigan insurance agency. Persons providing investment advice on behalf of our firm may be licensed as insurance agents. These persons will earn commission-based compensation for selling insurance products, including insurance products they sell to you. Insurance commissions earned by these persons are separate from our advisory fees. Please see the "Fees and Compensation" section in this Brochure for more information on the compensation received by insurance agents who are affiliated with our firm.

While we believe that compensation charged by our affiliates are competitive, such compensation may be higher than fees charged by other firms providing the same or similar services. You are under no obligation to use our affiliates' services and may obtain comparable services and/or lower fees through other firms.

We do not provide legal or tax advice and have no material relationships with related persons with law or accounting firms. We may refer you to legal or accounting firms we have had experience with. Our firm is not compensated in any way for these referrals.

Code of Ethics, participation or interest in client transactions & personal trading Form ADV Part 2A, Item 11

Description of our Code of Ethics

We strive to comply with applicable laws and regulations governing our practices. Therefore, our Code of Ethics includes guidelines for professional standards of conduct for our Associated Persons. Our goal is to protect your interests at all times and to demonstrate our commitment to our fiduciary duties of honesty, good faith, and fair dealing with you. All of our Associated Persons are expected to adhere strictly to these guidelines. Our Code of Ethics also requires that certain persons associated with our firm submit reports of their personal account holdings and transactions to a qualified representative of our firm who will review these reports on a periodic basis. Persons associated with our firm are also required to report any violations of our Code of Ethics. Additionally, we maintain and enforce written policies reasonably designed to prevent the misuse or dissemination of material, non-public information about you or your account holdings by persons associated with our firm.

Our Code of Ethics is available to you upon request. You may obtain a copy of our Code of Ethics by contacting us at (248) 614-1100.

Participation or interest in client transactions

Neither our firm nor any of our Associated Persons has any material financial interest in client transactions beyond the provision of investment advisory services as disclosed in this Brochure.

Personal trading practices

Our firm or persons associated with our firm may buy or sell the same securities that we recommend to you or securities in which you are already invested. A conflict of interest exists in such cases because we have the ability to trade ahead of you and potentially receive more favorable prices than you will receive. To eliminate this conflict of interest, it is our policy that neither our Associated Persons nor we shall have priority over your account in the purchase or sale of securities.

Brokerage practices

Form ADV Part 2A, Item 11

Ficast provides investment allocation target models and does not actively manage assets on your behalf. We do not receive client referrals from broker-dealers in exchange for cash or other compensation, such as brokerage services or research.

Review of accounts

Form ADV Part 2A, Item 13

We will review our forecast and target model asset allocation recommendations every twelve to eighteen months as described in the "Advisory Business" section of this brochure. In the interim, you will not receive written reports from our firm.

Client referrals and other compensation

Form ADV Part 2A, Item 14

As disclosed under the “Fees and Compensation” section in this Brochure, persons providing investment advice on behalf of our firm may be investment adviser representatives and registered representatives with affiliated entities in addition to being independent insurance agents. For information on the conflicts of interest this presents, and how we address these conflicts, please refer to the “Fees and Compensation” section.

We do not compensate any individual or firm for client referrals.

Custody

Form ADV Part 2A, Item 15

Our firm does not have custody of client assets and does not actively managed investment accounts on behalf of our clients.

Investment discretion

Form ADV Part 2A, Item 16

We do not accept discretionary authority for client investment accounts. We offer specialized, non-supervisory investment advisory services only.

Voting client securities

Form ADV Part 2A, Item 17

We will not vote proxies on behalf of our clients.

Financial information

Form ADV Part 2A, Item 18

Because Ficast **does not**:

1. Require the prepayment of more than \$1,200 in fees and six or more months in advance, or
2. Take custody of client funds or securities, or
3. Have a financial condition that is reasonably likely to impair our ability to meet our commitments to you,

Financial reports to clients are not required.

Additional information

Your privacy

We view protecting your private information as a top priority. Pursuant to applicable privacy requirements, we have instituted policies and procedures to ensure that we keep your personal information private and secure.

We do not disclose any nonpublic personal information about you to any nonaffiliated third parties, except as permitted by law or by your written request.

We restrict internal access to nonpublic personal information about you to employees who need that information in order to provide products or services to you. We maintain physical and procedural safeguards that comply with regulatory standards to guard your nonpublic personal information and to ensure our integrity and confidentiality. We will never sell information about you or your accounts to anyone. We do not share your information unless it is required to process a transaction, at your request, or required by law.

You will receive a copy of our privacy notice prior to or at the time you sign an advisory agreement with our firm. Thereafter, we will deliver a copy of the current privacy policy notice to you on an annual basis. Please contact us (248) 614-1100, if you have any questions regarding this policy.

Form ADV Part 2B supplement - Craig Maxwell Adams

Educational background and business experience

Year of birth: 1945

Formal education

Michigan State University, East Lansing, Michigan
School of Social Science
Multi-disciplinary Bachelor of Science
Economics, Psychology and Sociology
Class of 1970

Business background

Ficast Corporation, Troy MI –
President/CCO – 5/1999 to present

Confidential Management Services, Inc., Troy MI –
Vice President - 5/1991 to present

Confidential Management Financial Services, Inc., Troy, MI –
Vice President/CCO -5/1991 to present

Confidential Management Advisors, Inc., Troy, MI –
Vice President/CCO/CIO - 5/1991 to present

Disciplinary information

Mr. Adams does not have, nor has he ever had, any disciplinary disclosure.

Other business activities

Mr. Adams receives separate compensation from sources other than Ficast Corporation. He is a principal of and has an ownership interest in Confidential Management Advisors, Inc. (CMAI), an affiliated registered investment advisor. He is also has an ownership interest in and is a principal, registered representative and licensed insurance agent of Confidential Management Financial Services, Inc. (CMFS), a FINRA registered securities broker dealer and a Michigan licensed insurance agency.

CMAI provides fee based investment management advice and services primarily to high net worth individuals and families. Mr. Adams earns compensation from these fees.

CMFS may provide specialized mutual funds, limited partnerships and insurance products primarily to high net worth individuals and families on a commission basis. Mr. Adams may earn compensation from these commissions.

A potential conflict of interest may arise as Mr. Adams may have an incentive to recommend the products and services of CMAI and CMFS over other providers who may be more competitive or suitable in meeting your requirements. However, you are under no obligation, contractually or otherwise, to transact business with Confidential Management Advisors, Inc. or Confidential Management Financial Services, Inc.

Please refer to the "Fees and compensation" section and the "Other financial industry activities and affiliations" sections above for additional disclosures on this topic.

Additional compensation

Please refer to the "Other business activities" section above for disclosures on Mr. Adams' receipt of additional compensation as a result of his activities as an investment adviser representative, registered representative, and licensed insurance agent.

Also, please refer to the "Fees and compensation" section and the "Client referrals and other compensation" sections of above for additional disclosures on this topic.

Supervision

Mr. Adams, President and Chief Compliance Officer (CCO), is responsible for supervising the advisory activities of Ficast Corporation and its Associated Persons. Mr. Adams is not supervised by other persons.

Educational background and business experience

Year of birth: 1940

Formal education

Attended Wayne State University 1958-1960, Business major

Business background

Ficast Corporation, Troy MI –
Vice President – 5/1999 to present

Confidential Management Services, Inc., Troy MI –
President – 3/1982 to present

Confidential Management Financial Services, Inc., Troy, MI –
President -8/1988 to present

Confidential Management Advisors, Inc., Troy, MI –
President – 11/1988 to present

Disciplinary information

Mr. Noonan does not have, nor has he ever had, any disciplinary disclosure.

Other business activities

Mr. Noonan receives separate compensation from sources other than Ficast Corporation. He is a principal of and has an ownership interest in Confidential Management Advisors, Inc. (CMAI), an affiliated registered investment advisor. He is also has an ownership interest in and is a principal, registered representative and licensed insurance agent of Confidential Management Financial Services, Inc. (CMFS), a FINRA registered securities broker dealer and a Michigan licensed insurance agency.

CMAI provides fee based investment management advice and services primarily to high net worth individuals and families. Mr. Noonan earns compensation from these fees.

CMFS may provide specialized mutual funds, limited partnerships and insurance products primarily to high net worth individuals and families on a commission basis. Mr. Noonan may earn compensation from these commissions.

A potential conflict of interest may arise as Mr. Noonan may have an incentive to recommend the products and services of CMAI and CMFS over other providers who may be more competitive or suitable in meeting your requirements. However, you are under no obligation, contractually or otherwise, to transact business with Confidential Management Advisors, Inc. or Confidential Management Financial Services, Inc.

Please refer to the “Fees and compensation” section and the “Other financial industry activities and affiliations” sections above for additional disclosures on this topic.

Additional compensation

Please refer to the “Other business activities” section above for disclosures on Mr. Noonan’ receipt of additional compensation as a result of his activities as an investment adviser representative, registered representative, and licensed insurance agent.

Also, please refer to the “Fees and compensation” section and the “Client referrals and other compensation” sections of above for additional disclosures on this topic.

Supervision

Craig Adams is Chief Compliance Officer (CCO) of Ficast Corporation. As such he is responsible for supervising the activities and Associated Persons of our firm. Mr. Adams can be reached at (248) 614-1100.