

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

Applicant: CIM Financial Group, Inc.	SEC File Number:	Date: 1/27/2006
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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: CIM Financial Group, Inc.	IRS Empl. Ident. No.: 91-2049965
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Item of Form (identify)	Answer
Part II. 1.D Description of Services	<p>Investment supervisory services</p> <p>CIM Financial Group, Inc. (CIM) provides investment advisory services employing investment strategies that range from conservative to aggressive. This allows the client to choose a strategy for each of their accounts that is right for them based on their risk tolerance, time horizon, and investment objectives. Accounts will be managed on a discretionary basis.</p> <p>CIM Financial Group, Inc. specializes in CAN SLIM™ investing. CIM President Jeffrey T. Martin, CMFC is a Certified CAN SLIM™ Expert. CAN SLIM™ is a unique investment research tool developed by Investors Business Daily and William J. O'Neil. It is the result of a study of 600 of the biggest winning stocks of all time and their characteristics before they made their biggest price advances.</p> <p>CAN SLIM™ is:</p> <p>C = Current Quarterly Earnings growth A = Annual Earnings growth N = New Companies, products, services, management, etc. S = Supply & Demand of outstanding shares L = Leader vs. Laggard I = Institutional Sponsorship M = Market Direction</p> <p>Client accounts are separated into two types: 1. CAN SLIM™ and 2. Asset Allocation.</p> <p>CAN SLIM™ Accounts.</p> <p>With CAN SLIM™ accounts the investment adviser is given the flexibility to invest fully in common stocks, fully in cash, or a combination of both depending on the advisers view of current market conditions. Clients are given the choice of a range of the number of common stocks that they will own when the account is fully invested in common stock. The fewer the stocks owned the greater the risk, volatility, potential for loss of principle, and also the greater the potential return. The greater the number of stocks owned the lower the risk, volatility, potential for loss of principle, and also the lower the potential return. Investing in common stock carries significant risk to loss of principal. To avoid the potential for large losses stocks are generally sold when they show a loss of 7-10%. Sometimes greater losses are taken due to unforeseen company specific and general market news. Due to these loss-cutting guidelines, portfolio turnover (the buying and selling of stocks) can be high at times. These risks and account parameters are outlined in the Exhibit A, "Client Investment Objectives", as a part of the Investment Management Agreement.</p> <p>*CAN SLIM™ is a trademark of Data Analysis Inc. and is used here under license agreement. Investor's Business Daily and William O'Neil + Co., shall have no liability whatsoever with respect to CIM Financial Group Inc. services as an investment advisor. The CAN SLIM™ certification title designates only that Mr. Martin has successfully completed the CAN SLIM™ Certification Program. Services provided by Mr. Martin are not provided, licensed, sponsored, endorsed, reviewed, or approved by Investor's Business</p>

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Part II. 1.D Description of Services Continued	<p>Daily Inc. or William O'Neil + Co.</p> <p>Asset Allocation Accounts.</p> <p>Asset Allocation Accounts are diversified among asset classes (stocks, bonds, and cash) as well as types of securities (individual stocks & bonds, mutual funds, REITs, cash equivalents, and other investments). Allocations range from more conservative to more aggressive in the order below. More conservative accounts have a higher weighting in bond investments while more aggressive accounts have a higher weighting in stock investments.</p> <p style="text-align: center;">Asset Allocation Strategies:</p> <ol style="list-style-type: none"> 1. Conservative 2. Conservative Balanced 3. Balanced 4. Conservative Growth 5. Growth <p><u>Values-Based Investing</u></p> <p>CIM uses biblical principles and values in its approach to investing. Due to this view, CIM strives to avoid investments that have a significant involvement in abortion, pornography, anti-family entertainment, non-traditional married lifestyles, alcohol, tobacco, & gambling. While this is our goal, it must be understood that Values-Based Investing is an evolving industry, and CIM cannot guarantee perfect moral purity in your portfolio. In order to provide proper diversification and meet investment objectives, there are instances where moral screening is not practical or available to CIM.</p>

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	<p><u>Management Fees</u></p> <p>CIM provides investment supervisory services for client portfolios on an individualized basis. Each portfolio is managed to comply with directions from the client given in Exhibit A of the Investment Management Service agreement.</p> <p>CIM's annual asset management fees are based upon assets under management as follows:</p> <table border="0"> <thead> <tr> <th style="text-align: left;">Assets Under Management</th> <th style="text-align: left;">Annual Rate</th> </tr> </thead> <tbody> <tr> <td>\$0 to \$100,000</td> <td>2.00%</td> </tr> <tr> <td>\$100,001 to \$250,000</td> <td>1.75%</td> </tr> <tr> <td>\$250,001 to \$500,000</td> <td>1.50%</td> </tr> <tr> <td>\$500,001 to \$750,000</td> <td>1.25%</td> </tr> <tr> <td>\$750,001 to \$1,000,000</td> <td>1.00%</td> </tr> <tr> <td>\$1,000,001 and above</td> <td>0.85%</td> </tr> </tbody> </table> <p>This is the general fee schedule; the fees applicable to your account are negotiable and shown in your Investment Management Service Agreement. CIM may waive or provide reduced fees for its employees, their immediate household accounts (spouses and children) and contract investment advisors.</p> <p>Portfolios will be valued on the last day of the calendar quarter. Portfolios with inception dates prior to October 1, 2002 are billed quarterly in arrears. Portfolios with inception dates after October 1, 2002 are billed quarterly in advance.</p> <p>In cases when the advisory agreement does not span the full billing period, fees are prorated from the date of inception or through the date of termination and refunded to the client. The Advisor or Client may terminate the investment advisory agreement at any time with written notice to the advisor at their main office address given in on page one of this document. Fees are negotiable.</p> <p>Through a Registered Investment Advisor agreement between Jeffrey T. Martin, President and owner of CIM Financial Group, and the WM Group of Funds, CIM Financial Group receives a service fee and a revenue sharing fee from the sale of WM Group of Funds mutual funds made to clients by Jeffrey T. Martin prior to the formation of CIM Financial Group. Those clients remain clients of WM Group of Funds.</p>	Assets Under Management	Annual Rate	\$0 to \$100,000	2.00%	\$100,001 to \$250,000	1.75%	\$250,001 to \$500,000	1.50%	\$500,001 to \$750,000	1.25%	\$750,001 to \$1,000,000	1.00%	\$1,000,001 and above	0.85%
Assets Under Management	Annual Rate														
\$0 to \$100,000	2.00%														
\$100,001 to \$250,000	1.75%														
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Part II. 1.D Description of Services Continued	<p>Investment advice through consultations</p> <p>Some clients are provided a written plan that includes a personal balance sheet and certain projections. All reports, financial statement projections and analyses are intended exclusively for clients use in developing and implementing their financial plan. In view of this limited purpose, the statements should not be considered complete financial statements. Accordingly, the client should understand that such statements couldn't be used to obtain credit or for any purpose other than developing their personal financial plan. We will not audit (examine), review or compile such statements and, accordingly we will not express an opinion or other form of assurance on them, including the reasonableness of assumptions and other data on which any prospective financial statements are based. It is likely that there will be differences between projected and actual results because events and circumstances frequently do not occur as expected and such differences may be material.</p> <p>Our analyses will be highly dependent on certain economic assumptions that the client must make about the future. Therefore, another important step in the process is establishing the client's familiarity with historical data regarding key assumptions such as inflation and investment rates of return, as well as an understanding of how significantly these assumptions affect the results of our analyses. We may counsel the client as to the consistency of their assumptions with relevant historical data, but we will not express any assurance as to the accuracy or reasonableness of their specific data and assumptions. The client is ultimately responsible for the assumptions and personal data upon which our procedures and projections are based.</p> <p>Financial Planning and Consulting Services</p> <p>CIM provides planning and consulting services. These services will be provided to clients in accordance with the terms of the Financial Planning agreement. The details of the actual services rendered and the fees charged to a specific client in connection with such services will be set forth in that client's Financial Planning agreement. Areas of a financial plan may include some or all of the following segments:</p> <ol style="list-style-type: none"> 1. Financial Organization 2. Cash Flow Analysis 3. Education Funding Analysis 4. Insurance needs and policy analysis 5. Income Tax Planning 6. Investment Analysis 7. Financial Independence Analysis 8. Estate Planning Co-ordination and Analysis 9. Business and/or Retirement Plan Analysis 10. Employee benefit Analysis <p>The segments that the client desires to be covered will be initialed by the client on the Financial Planning agreement.</p>

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Part II. 1.D. Description of Services Continued	<p>Fees are paid on either an hourly basis or for a fixed fee.</p> <p>Hourly</p> <p>Billing is at a rate of \$150/hour and the hourly rate is not negotiable. An estimate of the total number of hours will be set forth in the Financial Planning agreement. An initial deposit will be required. Advisor will bill one-half of estimated hourly fees in advance (up to a maximum of \$500), and once the number of hours are expended represented by the initial deposit, additional hours will be billed at the end of each month that the hours were expended.</p> <p>Fixed Fee</p> <p>The fee for up to 3 of the above listed segments of a complete plan will be a minimum of \$500. The fee for up to 5 segments is a minimum of \$1,000. The fee for all 10 segments is a minimum of \$1,500. If certain segments involve known complexities, the Financial Planning Agreement will reflect the additional work and requisite additions to the minimum fee. The maximum fee for a financial plan shall not exceed \$5,000.</p> <p>An initial deposit will be required. Advisor will bill one-half of the fee identified in the Financial Planning Agreement in advance (up to a maximum of \$500), and remainder will be divided equally in two parts with the first part to be paid when the plan is 50% completed, and the second part after completion of Client's financial plan.</p> <p>For either billing method, if the client terminates the agreement with CIM after 5 days the client will receive a refund for a portion of the fees that have been paid but unearned by CIM. If the client is not satisfied with the services provided, CIM will provide a full refund of fees paid.</p> <p>Advice not involving securities</p> <p>CIM or its representatives may from time-to-time provide a review of the current life, disability and health insurance plans for clients. Insurance products, including fixed annuities, are sometimes recommended to fit the needs of clients. Clients are not required to implement any insurance advice through representatives of CIM.</p> <p>CIM or its representatives may also discuss estate planning and charitable giving issues and opportunities with clients.</p>

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<p>Part II. 6 Education and Business Background</p>	<p>Education and Business Background</p> <p>Jeffrey Martin, President, CIM Financial Group, Inc. Birth date: 8/11/1964 Formal Education: Lynnwood High School, Lynnwood, WA (Graduate 1982) Honor Graduate University of Washington (1982) United States Naval Reserve (1983-1984) Business Background: Waddell & Reed Financial Advisor 1995-1997 Christian Financial Services Financial Advisor 1997-2002 CIM Financial Group President 2002-Present Examinations and Professional Designations: NASD Series 6 1995 NASD Series 63 1995 Washington State Life & Disability Insurance 1995 Institute for Wealth Management Chartered Mutual Fund Counselor CMFC 1996 NASD Series 65 1997 NASD Series 7 2000 NASD Series 24 2002</p> <p>J. Richard McEntee, Vice President, CIM Financial Group, Inc. Birth date 9/23/1935 Formal Education: Franklin High School, Franklin, New Jersey (Graduate 1953) Villanova University (1953-1957) Bachelor of Chemical Engineering Business Background: Nalley's Fine Foods Vice President 1967- 1995 Portfolio Strategies Investment Advisor Representative 1996-2002 CIM Financial Group Vice President 2003 – Present Examinations and Professional Designations: NASD Series 6 1996 NASD Series 65 1996</p>
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Part II. 6. Education and Business Background	<p>Suzanne Y. Martin, Secretary/Treasurer, CIM Financial Group, Inc. Birth date 8/14/1965 Formal Education:</p> <p>Lake Washington High School, Kirkland, WA (Graduate 1983) Seattle Pacific University, Seattle, WA (Cum Laude Graduate 1987)</p> <p>Business Background: Christian Financial Services Vice President 2000-2003 Christian Investment Management Vice President 2003-2004 CIM Financial Group Secretary/Treasurer 2005</p>
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Part II. 9.E. Participation or Interest in Client Transaction	<p>Participation or Interest in Client Transaction</p> <p>From time-to-time the interests of the employees of CIM may coincide with those of a client. Individual stock may be bought, held or sold by a principal or employee of CIM that is also recommended to or held by a client. If potential insider information is inadvertently provided or learned by a principal or employee, it is the policy of CIM to strictly prohibit its use.</p> <p>It is the policy of CIM to permit the firm, its employees and IARs to buy, sell and hold the same securities that the IAR also recommend to clients. It is acknowledged and understood that CIM performs investment services for various clients with varying investment goals and risk profiles. As such, the investment advice may differ between clients and investments made by CIM's IARs. CIM has no obligation to recommend for purchase or sale a security that CIM, its principals, affiliates, employees or IARs may purchase, sell, or hold. When a decision to liquidate a security from all applicable accounts, priority would always be given to the client's orders before those of a related or associated person to the advisor. CIM has procedures dealing with insider trading, employee related accounts, "front running" and other issues that may present a potential conflict when such purchase, sales or recommendations are made. In general, these policies and procedures are intended to eliminate, to the extent possible, the adverse effect on clients of any such potential conflicts of interest.</p>
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Part II. 12.A.	<p>Investment or Brokerage Discretion</p> <p>Investment management clients grant CIM a limited power of attorney to select securities to be purchased and sold within their portfolio. There are no restrictions on which securities may be purchased or in what quantities unless specifically stated in writing as restrictions on the account made part of the investment advisory agreement. Brokerage commission and commission equivalent rates may, from time to time, be individually negotiated, and thus a client may be charged different commissions and commission equivalent than those charged to other clients for identical transactions. These different rates may be due to, among other things, differences in the size and nature of the respective accounts.</p>	
Part II. 12.B.	<p>Investment and Brokerage Discretion</p> <p>The criteria for suggesting a broker/dealer include reasonableness of commissions, and other costs of trading, ability to facilitate trades, access to client records, computer trading support, and other operational considerations. CIM sometimes advises clients to open general securities accounts at TD Waterhouse Institutional Services, "A division of TD Waterhouse Investor Services, Inc. Member NYSE/SIPC". CIM is not compensated directly for recommending TD Waterhouse. T.D. Waterhouse provides software to monitor the accounts and some research on securities, but these are not conditioned upon business referrals.</p>	
	END OF SCHEDULE F	

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