

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

Applicant: MedCentric Financial Network	SEC File Number: 801-	Date: August 29, 2001
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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: MedCentric Financial Network	IRS Empl. Ident. No.:
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Item of Form (identify)	Answer
1.D.	<p>MedCentric Financial Network (“MedCentric”) identifies and investment advisors and financial planners to work with physician groups.</p> <p>MedCentric believes that physicians stand to benefit greatly from professional financial advice. MedCentric’s corporate mission is to bring the benefits of professional financial planning and asset management to physicians through a network of carefully screened, independent fee-only financial advisors. By carefully pre-screening advisors, MedCentric saves physicians the time and resources needed to finding a conveniently located competent, trustworthy, and cost effective advisor with whom to work.</p> <p>MedCentric does not sell financial products or insurance, or provide investment advice or money management services.</p> <p><i>Financial Planning:</i> MedCentric will contract with the physician group to identify financial planners and coordinate the process for individual physicians who are interested in having a financial plan. Generally, MedCentric will bill the physician group \$325 for each financial plan requested by employee physicians. MedCentric receives \$75-\$100 of this fee and the remainder is paid to the financial planner.</p> <p><i>Investment Advisory Services:</i> MedCentric will refer physicians who elect to implement the advice given in the financial plan, or who would like to retain an investment advisor, to a third party advisor. These advisors have been screened by MedCentric for MedCentric screens advisors according to a strict set of criteria covering, among other things, credentials, experience, compliance with regulatory and industry standards, method of compensation (fee-only), commitment to client service, and asset management practices.</p> <p>Pursuant to MedCentric’s agreements with these advisors, the following activities are prohibited in accounts referred by MedCentric: frequent trading or turn over of securities, trading in unlisted securities, use of margin, options (except for hedging), or futures, market timing, tangible assets or collectibles.</p> <p>MedCentric does not have a minimum account size, but the third party advisors to which it refers clients generally establish minimums. In accordance with agreements between MedCentric and the advisors, no advisor may require a minimum account size of more than \$100,000.</p> <p>MedCentric will receive a portion of the advisory fees from the third party advisor. The overall fee paid by the client will never exceed 1.4%.</p> <p>Clients will sign agreements with the third party advisors. These agreements will specific termination policies, which may vary from advisor to advisor.</p>
5.	As general standards, an undergraduate degree and some prior business experience are required. Graduate work and a specialized business or technical skill are preferred, but are not required. In addition, any associated persons will meet the examination or experience requirements of the states in which they provide investment advisory services.
6.	Erik William Thurnher, born 1962, is a Certified Financial Planner and Board Certified

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

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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: MedCentric Financial Network		IRS Empl. Ident. No.:
Item of Form (identify)	Answer	
	<p>emergency physician. He was raised and attended school in the Bay Area of California. He earned his undergraduate degree at the University of California at Berkeley, graduating with a degree in history in 1986. He later was employed in the financial services industry in both administrative and sales capacities from 1988 to 1990. He went on to earn a M.D. from the George Washington University School of Medicine and lived in the nation's capital from 1991 to 1995. Erik Thurnher completed the Certified Financial Planner Education Program while simultaneously attending medical school in Washington, D.C. Dr. Thurnher organized Sierra Vista Financial, Inc., a registered investment advisor, in 1996 and MedCentric Financial Network in 2001.</p> <p>Dr. Thurnher is a Board Certified emergency physician working in Anaheim, California.</p>	
7. & 8.	<p>Dr. Thurnher is also the president of Sierra Vista Financial, Inc. ("Sierra Vista"), a registered investment advisory firm. MedCentric may refer physicians to Sierra Vista and receive the standard fees for providing investment advice.</p> <p>Dr. Thurnher currently devotes third of his time equally to his medical career, Sierra Vista Financial, and MedCentric.</p>	
12.B.	<p>According to their agreements with MedCentric, third party advisors may only place money with Schwab or invest through SEI Investments. MedCentric has taken in account a number of factors, some of which are transaction fees, custodial fees charged by the broker for holding securities for the client, commission rates, interest charges on debit balances and interest credits on credit balances, quality of execution, and recordkeeping and reporting capabilities.</p>	
13.A.	<p>MedCentric will receive compensation for referring clients to third party advisors for financial plans and implementation of financial planning recommendations. These arrangements would be fully disclosed to the client and will comply with Rule 206(4)-3, under the Investment Advisers Act of 1940, as amended.</p>	

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