

FORM ADV**Uniform Application for Investment Adviser Registration****Part II - Page 1****OMB APPROVAL**

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Name of Investment Adviser:

American Retirement Planners

Address: (Number and Street)

(City)

(State)

(Zip Code)

Area Code: Telephone Number:

570 Hammill Lane**Reno****NV****89511****(775) 332-7000****This part of Form ADV gives information about the investment adviser and its business for the use of clients.****The information has not been approved or verified by any governmental authority.****Table of Contents**

<u>Item Number</u>	<u>Item</u>	<u>Page</u>
1	Advisory Services and Fees	2
2	Types of Clients	2
3	Types of Investments	3
4	Methods of Analysis, Sources of Information and Investment Strategies	3
5	Education and Business Standards	4
6	Education and Business Background	4
7	Other Business Activities	4
8	Other Financial Industry Activities or Affiliations	4
9	Participation or Interest in Client Transactions	5
10	Conditions for Managing Accounts	5
11	Review of Accounts	5
12	Investment or Brokerage Discretion	6
13	Additional Compensation	6
14	Balance Sheet	6
	Continuation Sheet	Schedule F
	Balance Sheet, if required.	Schedule G

(Schedules A, B, C, D, and E are included with Part I of this Form, for the use of regulatory bodies, and are not distributed to clients.)

**Potential persons who are to respond to the collection of information contained in this form
are not required to respond unless the form displays a currently valid OMB control number.**

FORM ADV**Part II - Page 2**

Applicant:

American Retirement Planners

SEC File Number:

801-70453

Date:

08/28/09**1. A. Advisory Services and Fees.** (check the applicable boxes)For each type of service provided, state the approximate % of total advisory billings from that service. **Estimated**
(See instruction below.)**Applicant:**

- | | | | |
|-------------------------------------|-----|---|------------|
| <input checked="" type="checkbox"/> | (1) | Provides investment supervisory services | 90% |
| <input checked="" type="checkbox"/> | (2) | Manages investment advisory accounts not involving investment supervisory services | 1% |
| <input checked="" type="checkbox"/> | (3) | Furnishes investment advice through consultations not included in either service described above | 1% |
| <input type="checkbox"/> | (4) | Issues periodicals about securities by subscription | % |
| <input type="checkbox"/> | (5) | Issues special reports about securities not included in any service described above | % |
| <input type="checkbox"/> | (6) | Issues, not as part of any service described above, any charts, graphs, formulas, or other devices which clients may use to evaluate securities | % |
| <input checked="" type="checkbox"/> | (7) | On more than an occasional basis, furnishes advice to clients on matters not involving securities | 8% |
| <input type="checkbox"/> | (8) | Provides a timing service | % |
| <input type="checkbox"/> | (9) | Furnishes advice about securities in any manner not described above | % |

(Percentages should be based on applicant's last fiscal year. If applicant has not completed its first fiscal year, provide estimates of advisory billings for that year and state that the percentages are estimates.)

B. Does applicant call any of the services it checked above financial planning or some similar term?Yes ☒ No ☐**C.** Applicant offers investment advisory services for: (check all that apply)

- | | |
|--|--|
| <input checked="" type="checkbox"/> (1) A percentage of assets under management | <input type="checkbox"/> (4) Subscription fees |
| <input checked="" type="checkbox"/> (2) Hourly charges | <input type="checkbox"/> (5) Commissions |
| <input checked="" type="checkbox"/> (3) Fixed fees (not including subscription fees) | <input type="checkbox"/> (6) Other |

D. For each checked box in A above, describe on Schedule F:

- the services provided, including the name of any publication or report issued by the adviser on a subscription basis or for a fee
- applicant's basic fee schedule, how fees are charged and whether its fees are negotiable
- when compensation is payable, and if compensation is payable before service is provided, how a client may get a refund or may terminate an investment advisory contract before its expiration date

2. Types of clients - Applicant generally provides investment advice to: (check those that apply)

- | | |
|---|--|
| <input checked="" type="checkbox"/> A. Individuals | <input checked="" type="checkbox"/> E. Trusts, estates, or charitable organizations |
| <input type="checkbox"/> B. Banks or thrift institutions | <input checked="" type="checkbox"/> F. Corporations or business entities other than those listed above |
| <input type="checkbox"/> C. Investment companies | <input type="checkbox"/> G. Other (describe on Schedule F) |
| <input checked="" type="checkbox"/> D. Pension and profit sharing plans | |

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

FORM ADV**Part II - Page 3**

Applicant:

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SEC File Number:

801-70453

Date:

08/25/08**3. Types of Investments.** Applicant offers advice on the following: (check those that apply)

- | | |
|---|--|
| <input checked="" type="checkbox"/> A. Equity securities | <input checked="" type="checkbox"/> H. United States government securities |
| <input checked="" type="checkbox"/> (1) exchange-listed securities | |
| <input checked="" type="checkbox"/> (2) securities traded over-the-counter | I. Options contracts on: |
| <input checked="" type="checkbox"/> (3) foreign issues | <input checked="" type="checkbox"/> (1) securities |
| | <input type="checkbox"/> (2) commodities |
| <input checked="" type="checkbox"/> B. Warrants | J. Futures contracts on: |
| | <input type="checkbox"/> (1) tangibles |
| <input checked="" type="checkbox"/> C. Corporate debt securities
(other than commercial paper) | <input type="checkbox"/> (2) intangibles |
| <input checked="" type="checkbox"/> D. Commercial paper | K. Interests in partnerships investing in: |
| | <input checked="" type="checkbox"/> (1) real estate |
| <input checked="" type="checkbox"/> E. Certificates of deposit | <input checked="" type="checkbox"/> (2) oil and gas interests |
| <input checked="" type="checkbox"/> F. Municipal securities | <input checked="" type="checkbox"/> (3) other (explain on Schedule F) |
| G. Investment company securities: | <input checked="" type="checkbox"/> L. Other (explain on Schedule F) |
| <input checked="" type="checkbox"/> (1) variable life insurance | |
| <input checked="" type="checkbox"/> (2) variable annuities | |
| <input checked="" type="checkbox"/> (3) mutual fund shares | |

4. Methods of Analysis, Sources of Information, and Investment Strategies.

A. Applicant's security analysis methods include: (check those that apply)

- | | |
|---|---|
| (1) <input checked="" type="checkbox"/> Charting | (4) <input checked="" type="checkbox"/> Cyclical |
| (2) <input checked="" type="checkbox"/> Fundamental | (5) <input checked="" type="checkbox"/> Other (explain on Schedule F) |
| (3) <input checked="" type="checkbox"/> Technical | |

B. The main sources of information applicant uses include: (check those that apply)

- | | |
|---|--|
| (1) <input checked="" type="checkbox"/> Financial newspapers and magazines | (5) <input type="checkbox"/> Timing services |
| (2) <input checked="" type="checkbox"/> Inspections of corporate activities | (6) <input checked="" type="checkbox"/> Annual reports, prospectuses, filings with the
Securities and Exchange Commission |
| (3) <input checked="" type="checkbox"/> Research materials prepared by others | (7) <input checked="" type="checkbox"/> Company press releases |
| (4) <input checked="" type="checkbox"/> Corporate rating services | (8) <input checked="" type="checkbox"/> Other (explain on Schedule F) |

C. The investment strategies used to implement any investment advice given to clients include: (check those that apply)

- | | |
|--|---|
| (1) <input checked="" type="checkbox"/> Long term purchases
(securities held at least a year) | (5) <input checked="" type="checkbox"/> Margin transactions |
| (2) <input checked="" type="checkbox"/> Short term purchases
(securities sold within a year) | (6) <input checked="" type="checkbox"/> Option writing, including covered options, uncovered
options or spreading strategies |
| (3) <input type="checkbox"/> Trading (securities sold within 30 days) | (7) <input checked="" type="checkbox"/> Other (explain on Schedule F) |
| (4) <input type="checkbox"/> Short sales | |

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

FORM ADV**Part II - Page 4**

Applicant:

American Retirement Planners

SEC File Number:

801-70453

Date:

08/28/09**5. Education and Business Standards.**

Are there any general standards of education or business experience that applicant requires of those involved in determining or giving investment advice to clients?

Yes No
☒ ☐

(If yes, describe these standards on Schedule F.)

6. Education and Business Background.

For:

- each member of the investment committee or group that determines general investment advice to be given to clients, or
- if the applicant has no investment committee or group, each individual who determines general investment advice given to clients (if more than five, respond only for their supervisors)
- each principal executive officer of applicant or each person with similar status or performing similar functions.

On Schedule F, give the:

- | | |
|-----------------|--|
| • name | • formal education after high school |
| • year of birth | • business background for the preceding five years |

7. Other Business Activities. (check those that apply)

- ☐ A. Applicant is actively engaged in a business other than giving investment advice.
- ☐ B. Applicant sells products or services other than investment advice to clients.
- ☐ C. The principal business of applicant or its principal executive officers involves something other than providing investment advice.

(For each checked box describe the other activities, including the time spent on them, on Schedule F.)

8. Other Financial Industry Activities or Affiliations. (check those that apply)

- ☐ A. Applicant is registered (or has an application pending) as a securities broker-dealer.
- ☐ B. Applicant is registered (or has an application pending) as a futures commission merchant, commodity pool operator or commodity trading adviser.
- C. Applicant has arrangements that are material to its advisory business or its clients with a related person who is a:
- | | |
|--|--|
| <input type="checkbox"/> (1) broker-dealer | <input type="checkbox"/> (7) accounting firm |
| <input type="checkbox"/> (2) investment company | <input type="checkbox"/> (8) law firm |
| <input type="checkbox"/> (3) other investment adviser | <input type="checkbox"/> (9) insurance company or agency |
| <input type="checkbox"/> (4) financial planning firm | <input type="checkbox"/> (10) pension consultant |
| <input type="checkbox"/> (5) commodity pool operator, commodity trading adviser or futures commission merchant | <input type="checkbox"/> (11) real estate broker or dealer |
| <input type="checkbox"/> (6) banking or thrift institution | <input type="checkbox"/> (12) entity that creates or packages limited partnerships |

(For each checked box in C, on Schedule F identify the related person and describe the relationship and the arrangements.)

- D. Is applicant or a related person a general partner in any partnership in which clients are solicited to invest?.....
- Yes No
☐ ☒

(If yes, describe on Schedule F the partnerships and what they invest in.)

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

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American Retirement Planners

SEC File Number:

801-70453

Date:

08/25/08

9. Participation or Interest in Client Transactions.

Applicant or a related person: (check those that apply)

- ☐ A. As principal, buys securities for itself from or sells securities it owns to any client.
- ☒ B. As broker or agent effects securities transactions for compensation for any client.
- ☐ C. As broker or agent for any person other than a client effects transactions in which client securities are sold to or bought from a brokerage customer.
- ☒ D. Recommends to clients that they buy or sell securities or investment products in which the applicant or a related person has some financial interest.
- ☒ E. Buys or sells for itself securities that it also recommends to clients.

(For each box checked, describe on Schedule F when the applicant or a related person engages in these transactions and what restrictions, internal procedures, or disclosures are used for conflicts of interest in those transactions.)

Describe, on Schedule F, your code of ethics, and state that you will provide a copy of your code of ethics to any client or prospective client upon request.

- 10. Conditions for Managing Accounts.** Does the applicant provide investment supervisory services, manage investment advisory accounts or hold itself out as providing financial planning or some similarly termed services *and* impose a minimum dollar value of assets or other conditions for starting or maintaining an account?

Yes No
☒ ☐

(If yes, describe on Schedule F.)

- 11. Review of Accounts.** If applicant provides investment supervisory services, manages investment advisory accounts, or holds itself out as providing financial planning or some similarly termed services:

- A. Describe below the reviews and reviewers of the accounts. **For reviews**, include their frequency, different levels, and triggering factors. **For reviewers**, include the number of reviewers, their titles and functions, instructions they receive from applicant on performing reviews, and number of accounts assigned each.

Advisory Affiliates of American Retirement Planners (ARP) generally provide financial planning and asset management services as described in items 1.A.(1),(2),(3) and (7) of Schedule F. The Advisory Affiliate, contracted by the client, performs the reviews as indicated in the advisory services agreement. Investment management accounts are generally reviewed quarterly or as agreed. Advisory Affiliates generally recommend that financial plans be reviewed and updated periodically. However, ARP and its Advisory Affiliates are under no obligation to perform such reviews of financial plans unless contracted for by the client under the terms of a separate agreement.

- B. Describe below the nature and frequency of regular reports to clients on their accounts.

A written report is generally issued to the client according to the terms of the financial planning agreement entered into by the client. Status reports and billing statements are issued quarterly for investment management accounts.

Other reports and reviews are issued to clients on an "as contracted for" basis and may be oral or written depending on the nature and scope of services desired by the client.

FORM ADV**Part II - Page 6**

Applicant:

American Retirement Planners

SEC File Number:

801-70453

Date:

08/25/08**12. Investment or Brokerage Discretion.**

A. Does applicant or any related person have authority to determine, without obtaining specific client consent, the:

(1) securities to be bought or sold?

Yes No

☒ ☐

(2) amount of the securities to be bought or sold ?

Yes No

☒ ☐

(3) broker or dealer to be used ?

Yes No

☐ ☒

(4) commission rates paid?

Yes No

☐ ☒

B. Does applicant or a related person suggest brokers to clients?

Yes No

☒ ☐

For each yes answer to A describe on Schedule F any limitations on the authority. For each yes to A(3), A(4) or B, describe on Schedule F the factors considered in selecting brokers and determining the reasonableness of their commissions. If the value of products, research and services given to the applicant or a related person is a factor, describe:

- the products, research and services
- whether clients may pay commissions higher than those obtainable from other brokers in return for those products and services
- whether research is used to service all of applicant's accounts or just those accounts paying for it; and
- any procedures the applicant used during the last fiscal year to direct client transactions to a particular broker in return for products and research services received.

13. Additional Compensation.

Does the applicant or a related person have any arrangements, oral or in writing, where it:

A. is paid cash by or receives some economic benefit (including commissions, equipment or non-research services) from a non-client in connection with giving advice to clients?

Yes No

☐ ☒

B. directly or indirectly compensates any person for client referrals?

Yes No

☐ ☒

(For each yes, describe the arrangements on Schedule F.)

14. Balance Sheet. Applicant must provide a balance sheet for the most recent fiscal year on Schedule G if applicant:

- has custody of client funds or securities unless applicant is registered or registering only with the Securities and Exchange Commission; or
- requires prepayment of more than \$500 in fees per client and 6 or more months in advance

Has applicant provided a Schedule G balance sheet?

Yes No

☐ ☒**Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).**

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

Applicant:	SEC File Number:	Date:
American Retirement Planners	801-70453	08/28/09

Item of Form (identify)	Answer
	American Retirement Planners (ARP)
1.A.(1) 1.A.(2) 1.A.(3) 1.A.(7)	<p>ARP provides financial planning and various managed account services described herein. Fees for these services may be higher or lower than those charged by other advisers for comparable services. The individual Advisory Affiliates of ARP have significantly different educational and professional backgrounds and experience than other advisors and that may account for differences in recommendations and fees.</p> <p>Investment Management Agreements are ongoing, and may be terminated at any time upon 30 days prior written notice by either party. Fees will be prorated to the date of termination. Financial Planning Agreements are terminated upon delivery of the Financial Plan, as detailed in the signed agreement.</p> <p>Investment Management Fees are normally withdrawn quarterly and in arrears, from the client's account with the custodian holding the client's funds and securities, and pursuant to the client agreement. ARP will mail notice of fee billing to the client concurrently with the withdrawal of fees. The billing notice will provide the value of the account, the amount to be deducted and the method of fee calculation. It is the client's responsibility to verify the accuracy of the fee calculation; the client is provided with documentation and information about his account from the custodian, such as account statements and confirmations, and therefore is able to perform an independent review. The custodian will not determine the accuracy of the fee calculation. ARP notifies the custodian of the amount of the fees to be paid by the custodian. The custodian also agrees to send quarterly statements to the client indicating all amounts disbursed from the client's account. Fees for the first quarter are charged on a pro-rata basis.</p> <p>Any controversies between ARP and the client arising out of the business of ARP, except for those disputes that are held to be non-arbitratable as a matter of law, shall be submitted to arbitration conducted under the provisions of the commercial arbitration rules of the American Arbitration Association. Arbitration must be commenced by service upon the other party of the written demand for arbitration, or a written notice of intention to arbitrate. Judgment upon any award rendered by the arbitrators shall be final and may be entered in any court having jurisdiction thereof. This clause does not constitute a waiver of any right provided by the Investment Advisers Act of 1940, as amended, including the right to choose the forum, whether arbitration or adjudication, in which to seek resolution of disputes.</p>
1.A.(1) 1.A.(2)	<p><u>Managed Account and Investment Supervisory Services</u></p> <p>ARP and its individual Advisory Affiliates manages assets for clients, a service known as American Retirement Planners Asset Management ("ARPAM").</p> <p>An ARPAM-managed account for a client generally utilizes mutual funds and other securities that may include "load", "no-load" and "load waived" funds and individual securities. Each account has different minimums, transaction charges and account reporting. These differences are described below in more detail. An ARPAM-managed account may include portfolio design, asset allocation and periodic brokerage statements. Clients may receive quarterly statements from the respective product provider for assets held in variable annuities or directly at the product providers. Optional program services may include quarterly performance reporting from ARP or the Advisory Affiliate and occasional ARP newsletters or other communications.</p>

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

**Schedule F of
Form ADV**

Continuation Sheet for Form ADV Part II

Applicant:	SEC File Number:	Date:
American Retirement Planners	801-70453	08/28/09

Item of Form (identify)	Answer
1.A.(1) 1.A.(2)	<p>ARPAM is generally mutual fund-based asset management. However, some ARPAM accounts may include the management of variable annuities, other securities and individual securities. The programs generally utilize asset allocation strategies and do not attempt to engage in market timing or short-term trading strategies. Positions are generally held long-term; however, accounts may be periodically rebalanced. In addition, allocations may change from time-to-time depending on market conditions and/or changes in client goals and objectives. The programs seek to enhance long-term performance, while reducing volatility risk. There is no guarantee, either implied or expressed, that such objectives will be met. Furthermore, over the long-term, such programs may be more expensive to clients than purchasing mutual funds or other investments held over the same period.</p> <p>Generally, assets are custodied by a clearing broker. Variable annuity assets are generally custodied with the respective insurance carrier. In either case, that entity is referred to as "custodian".</p> <p>All securities remain titled with the name of the client or trustee, allowing the client to withdraw, hypothecate, vote proxies and/or pledge any or all of the securities held by the custodian. For assets custodied with a custodial broker, the custodian issues all transaction confirmations, as well as account statements. For assets held with another financial institution, each respective company will issue confirmations and statements. Each client may restrict ARP's selection of securities for his program by indicating such restrictions in the individual client's Investment Management Agreement or by subsequent written request to ARP. After the first five (5) business days following execution of this Agreement, this Agreement may then be terminated at any time upon 30 days prior written notice by either party. Fees will be pro-rated to the date of termination.</p>
1.A.(1) 1.A.(2)	<p><u>ARPAM Account Minimums, Transaction Costs and Reporting</u></p> <ul style="list-style-type: none"> • Client portfolios are managed by the Advisory Affiliate on either a discretionary or non-discretionary basis as per Investment Management Agreement ("agreement"). • Advisory Affiliate may receive commissions resulting from the execution of transactions. (ARP also receives 12b-1 service fees from certain mutual funds included in the program as disclosed in the prospectus. These fees are generally not credited against program fees.) • The minimum account* size is generally \$250,000.** • Fees may be reduced based on services rendered and/or larger account sizes. • Transaction charges for trade execution, as well as charges for clearing and custodial services may be charged directly to the client account as agreed. • Quarterly performance reporting may be provided by ARP or the Advisory Affiliate per agreement. • Periodic brokerage statements are included. <ul style="list-style-type: none"> * Account refers to total value of client family "household accounts". ** May be less than \$250,000 by special arrangement. <p>Besides mutual funds, accounts may also include positions and transactions in exchange traded funds ("ETFs"), individual securities and other securities. Individual securities may include both common and preferred stocks and bonds, including corporate debt, government and agency bonds, municipal securities and certificates of deposit.</p>

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

Schedule F of
Form ADV

Continuation Sheet for Form ADV Part II

Applicant:

American Retirement Planners

SEC File Number:

801-70453

Date:

08/28/09

Item of Form (identify)	Answer
1.A.(1) 1.A.(2)	<p>Accounts will generally not be extended margin loans. However, Advisory Affiliates and ARP may recommend that the client place a portion of the invested assets on margin for an additional fee that is generally a percentage charged on the margined amount. This fee is in addition to other costs, including the management fee charged on the account. Additionally, placing accounts on margin generally raises the market value of the account, resulting in proportionately higher fees overall. Margin accounts are not suitable for all investors. The client should carefully consider the impact of additional fees and risks associated with margin accounts as detailed in the Margin Account Disclosure Statement provided to such clients at the time of account opening and annually thereafter. The Margin Account Disclosure Statement may be provided by the Advisory Affiliate of ARP, or by the custodian of the account. For additional information, the client is encouraged to contact our Compliance Department at (775) 332-7000. Options and other derivatives will generally not be utilized. ARP does not normally recommend purchase of securities on margin. Margin is typically used to make certain that in the instance where a client may write a check from his account, the margin coverage will allow check(s) to clear, even when insufficient funds in cash are available. The client may not have verified the amount of cash or cash equivalents in his account, and use of margin is recommended only to cover such circumstances, but not to invest with the leverage usually associated with margin use.</p>
1.A.(1) 1.A.(2)	<p><u>Fees</u></p> <p>All fees are negotiable with the typical account management fee billed at approximately one percent (1%), and the maximum fee billed at no more than three percent (3%) per annum, billed quarterly, in arrears. Lower fees may be available for larger accounts. For any of the investment advisory services offered by ARP lower fees for comparable services may be available from other sources. In addition, ARP's Advisory Affiliates may receive commissions resulting from securities or insurance transactions. They may also receive 12b-1 service fees from certain mutual funds as disclosed in the prospectus. These 12b-1 service fees are generally not credited against program fees, but will be credited back to the account in ERISA (Employee Retirement Income Security Act), usually Profit Sharing and Pension Plan accounts. The minimum account size is generally \$250,000, but may be lower in certain circumstances. Investment Management Fees are withdrawn quarterly and in arrears from the client's custodial account pursuant to the client agreement, concurrently with the mailing of notice to the client. The billing notice will provide the value of the account, the amount to be deducted and the method of calculation. Fees for the first quarter are charged on a pro-rata basis. Please refer to the Investment Management Agreement ("IMA") for more detail.</p> <p>Financial Planning Fees may be paid in arrears and are due as agreed upon per the signed client agreement. If a client has a managed account custodied at the custodian, the client has the option to have his Financial Planning Fees deducted from that account. In such case, the client will need to sign an authorization permitting fees be deducted from his managed account at the custodian. In the event that the client does not have a managed account with at the custodian, the client will be invoiced for the Financial Planning Fees and the client will pay by check.</p> <p>Besides the management fee paid ARP for advisory services, if a client's assets are invested in mutual funds, the client may pay additional fees on the mutual fund investments because the mutual funds also pay advisory and/or management fees to their investment advisor. Mutual funds may on occasion also impose a redemption fee. Details for these fees may be found in the mutual fund prospectus. Fees may be fully or partially offset by commissions that are earned by affiliates in their various registered or licensed capacities.</p>

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

Schedule F of
Form ADV

Continuation Sheet for Form ADV Part II

Applicant:

American Retirement Planners

SEC File Number:

801-70453

Date:

08/28/09

Item of Form (identify)	Answer
1.A.(1) 1.A.(2)	<p>Furthermore, if securities are purchased subject to a sales charge in a fee based account, such revenue to an ARP Advisory Affiliate in his role as a registered representative will be credited to the client account. Investment management fees will not be charged by ARP on that account until the sales charge revenue received by the Advisory Affiliate and credited to the client account is completely exhausted.</p> <p>COMMISSIONS MAY OR MAY NOT BE CREDITED AGAINST ADVISORY FEES. HOWEVER, TOTAL COMPENSATION (INCLUDING COMMISSIONS & FEES) WILL NOT EXCEED 3% OF ASSETS UNDER MANAGEMENT PER ANNUM.</p> <p>All securities remain titled with the name of the client or trustee, allowing the client to withdraw, hypothecate, vote proxies and/or pledge any or all of the securities held by the custodian. The custodian issues all transaction confirmations and quarterly account statements. Mutual fund investments may be held directly at the fund sponsors, or at other third party custodians selected by the client. Each client may restrict selection of securities for its programs by indicating such instruction and restrictions in writing to ARP. After the first five (5) business days following execution of this Agreement, this Agreement may then be terminated at any time upon 30 days prior written notice by either party. Fees will be pro-rated to the date of termination.</p>
1.A.(3)	<p>FEES PAID IN ADVANCE WILL BE REFUNDED IN FULL IF CLIENT CANCELS AN AGREEMENT WITHIN FIVE (5) BUSINESS DAYS AFTER SIGNING. AFTER FIVE (5) BUSINESS DAYS, FEES ARE PRO-RATED BASED ON THE DATE OF TERMINATION AND WORK COMPLETED.</p> <p>ARPAM - Managed ARPAM accounts may also be invested in direct participation programs, limited partnership interests that may include, but are not limited to, agriculture, equipment leasing, raw land, real estate, alternative energy, and research and development programs. In addition, accounts may be invested in Exchange Traded Funds (ETFs). Fees may be charged on assets invested in Limited Partnerships and Real Estate Investment Trusts (REITs).</p>
1.A.(3)	<p><u>Financial Planning Services</u></p> <p>These services include the analysis of individual client needs, goals and objectives, including preparation of a written financial plan. Services may also include the review and analysis of specific issues and advice as contracted. Please refer to the Financial Planning Agreement ("FPA") for more specific detail.</p> <p>Fees may be negotiable and may be calculated as hourly fees and/or fixed fees, which are computed on the basis of client assets or complexity of the analysis or plan. The amount of fees and the manner of computation are contained in each financial planning contract (FPA).</p> <p>There are no minimum or maximum fees, except as specified in the contract. However, hourly fees will not generally exceed \$400 per hour, and fixed fees will generally range from one percent (1%) to three percent (3%) of the market value of any investments for which advice is given. Depending on the complexity of a case and the experience of the planner, fees may exceed several thousand dollars.</p>

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

**Schedule F of
Form ADV**

Continuation Sheet for Form ADV Part II

Applicant:

American Retirement Planners

SEC File Number:

801-70453

Date:

08/28/09

Item of Form (identify)	Answer
1.A.(3)	<p>Financial plans may include recommendations involving various life insurance products. Fees are not charged for that portion of the financial plan that involves the purchase, termination or exchange of any life insurance contract. The only compensation earned for life insurance products will be in the form of commissions earned by ARP's affiliated insurance agencies or its affiliates in their individual capacity as licensed insurance agents.</p> <p>Payment of fees is generally requested after the service is provided. Fees are determined according to each individual arrangement. Generally, if a portion of the fees is paid in advance with the balance to be paid upon completion of the services or the financial plan, fees paid prior to the commencement of services will be refunded if no work has yet been performed. If work has commenced, ARP reserves the right to charge a reasonable fee for its services and time already expended, subject to a full refund if services are canceled in the first five (5) business days. The Financial Planning Agreement terminates upon delivery of the Financial Plan.</p>
1.A.(1) 1.A.(2) 1.A.(3)	<p>A possible potential conflict exists between the interests of ARP and its clients. A client is under no obligation to act upon any recommendations of ARP or its advisory affiliates. If a client does elect to act on any such recommendation, the client is under no obligation to effect any transactions through ARP or its advisory affiliates.</p> <p>Advisory Affiliates provide advice during normal business hours and may determine, periodically as contracted, appropriate changes to client account portfolios based on changes in market conditions or changes in client financial circumstances, goals and objectives. Fees may also include financial planning services and/or periodic reports reflecting all investments and realized and unrealized gains and losses. Such reports may address additional financial planning recommendations and updates as contracted for.</p>
1.A.(7)	<p>Clients frequently request that we advise them on matters other than purchase and sale of securities. Such matters may include mortgage financing, estate planning, risk management, education funding, tax planning, retirement planning, employee benefits, purchase of a motor vehicle, and other issues that may have a financial component in their lives.</p>
3.K.(3)	<p>On occasion clients will seek the advice of ARP to review investment offerings presented to clients from other sources. Such investments may be private companies with a specific or general business focus.</p>
3.L.	<p>We will respond to any client request to review an investment presented to them if asked to do so. In such cases, we do our best to learn whether such an investment could be appropriate for the client to acquire through another source.</p>
4.A.(5)	<p>ARP employs a tactical asset allocation overlay to the process of creating a strategic portfolio design for each client. Generally our process involves seeking to reduce concentration in sectors of the financial markets where we see more risk than potential reward, or such assets have become overvalued. Similarly, we seek to add capital to sectors that may have languished and can benefit from normal market cyclicity.</p>
4.B.(8)	<p>Advisory Affiliates also utilize quantitative security analysis.</p>

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

**Schedule F of
Form ADV**

Continuation Sheet for Form ADV Part II

Applicant:

American Retirement Planners

SEC File Number:

801-70453

Date:

08/28/09

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4.C.(7)	By its nature, financial planning looks to the long term. After Advisory Affiliates evaluate the client's short-term cash needs and emergency funds, they design investment and insurance strategies to help clients achieve their financial goals. Casualty insurance (homeowners, auto and liability) is reviewed ONLY at the client's specific request and would be provided at no charge to the client.
5.	In general Advisory Affiliates are Certified Financial Planners™ ("CFP®") Such Advisory Affiliates who will be giving investment advice will have obtained a Certified Financial Planner™ ("CFP®") designation. Where necessary, ARP affiliates will obtain and maintain appropriate securities licenses and be registered representatives or registered principals with a broker-dealer.
6.	<p>Laif E. Meidell, born 1964.</p> <p>Education: Brigham Young University, Bachelor of Science (BS), Finance, 1989; Regis University, Masters of Business Administration (MBA), 1993; Accredited Investment Fiduciary, 2006; Registered Financial Consultant, 2003.</p> <p>Business Background: 1995 – Present, Associated Securities Corp., Registered Representative; 1997 – Present, Associated Planners Investment Advisory, Inc., Advisory Affiliate; 2008 – Present, American Retirement Planners, Advisory Affiliate; 1989 – 1995, U.S. Army Aviation Officer.</p> <p>Patricia F. Meidell, born 1940</p> <p>Education: Idaho State University, Bachelor of Arts (BA), 1966; Northern Arizona University, Master of Arts (MA), 1972; University of Arizona, Master of Arts (MA), 1976; Certified Financial Planner™ ("CFP®"), 1989.</p> <p>Business Background: 1985 – Present, Associated Securities Corp., Registered Representative, Registered Principal, Branch Office Manager; 1997 – Present, Associated Planners Investment Advisory, Inc., Advisory Affiliate; 2008 – Present, American Retirement Planners, Advisory Affiliate;</p> <p>As an individual and corporate officer, the principal business concerns of Laif E. Meidell involve the administration of ARP. 85% of his time is devoted to ARP (investment advice, account supervision), 10% to his BD and 5% to community service (non-profit board service).</p> <p>The principal business concerns of Patricia F. Meidell as a percentage of her time are 85 % devoted to investment advice and account supervision for ARP, 10% devoted to her BD and 5% to community service (non-profit board service).</p>

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**Schedule F of
Form ADV**

Continuation Sheet for Form ADV Part II

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SEC File Number:

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08/28/09

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9.B. 9.D. 9.E.	<p>Advisory Affiliates of ARP may also be registered representatives or registered principals with a broker-dealer. Each Advisory Affiliate will generally allocate their time between ARP and their broker-dealer in accordance with their clients' needs, goals and objectives. As this is the basis of allocating their time, the percentage of time spent on each activity may vary for each affiliate. With the exception of certain managed accounts, clients are under no obligation to use ARP's Advisory Affiliates in their various other registered or licensed capacities. If clients elect to utilize Advisory Affiliates in their Registered Representative (including insurance licensed) capacity, these Advisory Affiliates may receive additional compensation. As such, a conflict of interest exists. Securities offered through this arrangement will be offered with the same or similar costs as those offered by other brokerage firms, as disclosed by prospectus, confirmation or offering memorandum.</p>
9.B. 9.D. 9.E.	<p>All securities transactions for asset management clients are executed on an "agency" basis. Such transactions will be done representing the client, and purchasing securities from other entities, or selling client securities to other entities. Transactions will not be executed by ARP on a "principal" basis where securities could be purchased or sold to or from ARP's accounts.</p> <p>Both Laif E. Meidell and Patricia F. Meidell are licensed in several states to sell insurance and variable products as registered principals or representatives of their broker-dealer. It is possible for Advisory Affiliates to also receive compensation on the sale of insurance products as a result of client implementation of a financial plan recommendation.</p> <p>Advisory Affiliates may invest in the same securities that are recommended to clients. However, Advisory Affiliates may not recommend, implement or consider any securities transaction for a client without having disclosed any material beneficial ownership, business or personal relationship, or other material interest in the issuer or its affiliates, to the client and to an appropriate designated person of ARP, namely the Chief Compliance Officer (or his/her designee). Advisory Affiliates must keep in mind that as fiduciaries, ARP and its Advisory Affiliates have an affirmative duty of care, loyalty, honesty and good faith to act in the best interests of clients. One way to achieve such fiduciary responsibility is by trying to avoid conflicts of interest and by fully disclosing all material facts concerning any conflict that does arise with respect to any client.</p> <p>While individual client advice is provided to each account, client trades may be executed as a block trade. No advisory account within the block trade will be favored over any other advisory account and thus, each account will participate in an aggregated order at the average share price. The aggregations should, on average, reduce the cost of execution. Advisory Affiliates will not aggregate a client's orders if he/she believes that the aggregation would cause the client's cost of execution to increase. The custodian will be notified of the amount of each trade for each account.</p> <p>Advisory Affiliates may participate in block trades with clients and may also participate on a pro-rata basis for partial fills, but only if clients receive fair and equitable treatment.</p>

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**Schedule F of
Form ADV**

Continuation Sheet for Form ADV Part II

Applicant:	SEC File Number:	Date:
American Retirement Planners	801-70453	08/28/09

Item of Form (identify)	Answer
Code of Ethics:	<p>Code of Ethics:</p> <p>The Code of Ethics (the "Code") requirement was adopted by the Securities & Exchange Commission under Section 204 of the Investment Advisers Act of 1940 to set forth standards of conduct and fiduciary standards expected of advisers and their personnel. Therefore, ARP's Code of Ethics is summarized as follows:</p> <ul style="list-style-type: none"> • The Code was prepared with the general principal to always place the interests of clients first. • In compliance with the Code, all Advisory Affiliates and employees are required to report their personal securities account held with any broker-dealer upon joining the firm and then annually thereafter. Advisory Affiliates are also required to provide duplicate confirmations and statements to the firm at least on a quarterly basis. Advisory Affiliates and employees are to conduct all personal securities transactions in a manner consistent with the Code and to avoid any actual or potential conflict of interest. • ARP and its Advisory Affiliates must maintain confidentiality of all information concerning the identity of security holdings and financial circumstances of clients. • In servicing clients' accounts, Advisory Affiliates must not take inappropriate advantage of their positions. For instance, in connection with the purchase or sale of a security, Advisory Affiliates may not, directly or indirectly, mislead or defraud a client regarding a security held or to be acquired by a client in any manner. • Advisory Affiliates and employees of ARP are encouraged to report any violation of the Code to the Chief Compliance Officer (or his/her designee). <p>Clients will be provided with a copy of the firm's Code of Ethics upon request.</p>
10.	Please see Item 1.A.(1) and (2) above entitled "ARPAM Account minimums, Transaction Fees and Account Reporting".
12.A.(1) 12.A.(2) 12.B.	<p>Because the principals and Advisory Affiliates of ARP are or may be, registered representatives with a broker-dealer, if clients freely choose to implement advice through ARP, the broker-dealer generally is that broker-dealer.</p> <p>ARP performs due diligence on securities including mutual funds, limited partnerships, real estate investment trusts and insurance products. Only those investments that meet firm requirements are placed on ARP's "approved product list" and are offered for sale to clients. As such, clients may be limited to the investment vehicles approved by ARP. ARP understands its duty for best execution and considers all factors in making recommendations to clients.</p> <p>While ARP may not always obtain the lowest commission rate, ARP believes the rate is reasonable in relation to the value of the brokerage and research services provided.</p> <p>Advice offered by Advisory Affiliates, in their capacity as registered representatives of the broker-dealer or agents of insurance companies, may involve investments in mutual funds or variable annuities that pay commissions, including 12(b)-1 fees or other compensation, from the respective product sponsor</p>

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