

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

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Name of Investment Adviser: <b>Prestige Planning, Inc.</b>				
Address: (Number and Street)	(City)	(State)	(Zip Code)	Area Code: Telephone Number:
<b>8631 Eagle Point Blvd.</b>	<b>Lake Elmo</b>	<b>MN</b>	<b>55042</b>	<b>( 651 ) 209-9333</b>

**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 government authority.**

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(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:

**Prestige Planning, Inc**

SEC File Number:

**801-58276**

Date:

**8/12/09****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.  
(See instruction below.)

Applicant:

- |                                     |     |   |     |
|-------------------------------------|-----|---|-----|
| <input checked="" type="checkbox"/> | (1) | Provides investment supervisory services .....  | 60% |
| <input type="checkbox"/>            | (2) | Manages investment advisory accounts not involving investment supervisory services .....  | %   |
| <input checked="" type="checkbox"/> | (3) | Furnishes investment advice through consultations not included in either service described above .....  | 20% |
| <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 .....   | 18% |
| <input type="checkbox"/>            | (8) | Provides a timing service .....   | %   |
| <input checked="" type="checkbox"/> | (9) | Furnishes advice about securities in any manner not described above .....   | 2%  |

(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 the applicant call any of the services it checked above financial planning or some similar term? .....

Yes	No
<input checked="" type="checkbox"/>	<input type="checkbox"/>

**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 checked="" 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 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 type="checkbox"/> D. Pension and profit sharing plans |   |

**FORM ADV****Part II - Page 3**

Applicant:

**Prestige Planning, Inc.**

SEC File Number:

801- **58276**

Date:

**8/24/07****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 | <input type="checkbox"/> I. Options contracts on:                              |
| <input checked="" type="checkbox"/> (3) foreign issues                     | <input checked="" type="checkbox"/> (1) securities                             |
|  | <input checked="" type="checkbox"/> (2) commodities                            |
| <input checked="" type="checkbox"/> B. Warrants                            |  |
| <input checked="" type="checkbox"/> C. Corporate debt securities           | <input type="checkbox"/> J. Futures contracts on:                              |
| (other than commercial paper)  | <input type="checkbox"/> (1) tangibles   |
|  | <input type="checkbox"/> (2) intangibles                                       |
| <input type="checkbox"/> D. Commercial paper                               |  |
| <input checked="" type="checkbox"/> E. Certificates of deposit             | <input checked="" type="checkbox"/> K. Interests in partnerships investing in: |
| <input checked="" type="checkbox"/> F. Municipal securities                | <input checked="" type="checkbox"/> (1) real estate                            |
|  | <input checked="" type="checkbox"/> (2) oil and gas interests                  |
| <input type="checkbox"/> G. Investment company securities                  | <input checked="" type="checkbox"/> (3) other (explain on Schedule F)          |
| <input checked="" type="checkbox"/> (1) variable life insurance            | <input type="checkbox"/> L. Other (explain on Schedule F)                      |
| <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 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 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 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<br>(securities held at least a year) | (5) <input checked="" type="checkbox"/> Margin transactions  |
| (2) <input checked="" type="checkbox"/> Short term purchases<br>(securities sold within a year)  | (6) <input type="checkbox"/> Option writing, including covered options,<br>uncovered options or spreading strategies |
| (3) <input type="checkbox"/> Trading (securities sold within 30 days)                            | (7) <input type="checkbox"/> Other (explain on Schedule F)   |
| (4) <input checked="" type="checkbox"/> Short sales  |  |

**FORM ADV****Part II - Page 4**

Applicant:

**Prestige Planning, Inc.**

SEC File Number:

801-58276

Date:

8/29/07

**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.)

**FORM ADV**
**Part II - Page 5**

Applicant:

**Prestige Planning, Inc.**

SEC File Number:

801- **58276**

Date:

**12/21/10**
**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.

**Since financial planning services terminate upon completion of the short-term consultation or special project, no reviews are performed. Clients can request a review and update of their financial situation at any time, but may be required to sign a new contract and may incur additional fees. Clients contracting for on-going financial planning services may request an update at no charge any time during the contract period. The applicant recommends that all clients have their financial situation reviewed and updated at least annually.**

**Asset managed accounts are reviewed at least quarterly with the calendar being the triggering factor. Changes in the client's financial situation and/or changes in market conditions may trigger more frequent reviews.**

**The applicant's president, Charles A. Blossom and senior vice-president Heidi Helmeke, review all client accounts.**

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

**Clients will receive statements from the broker/dealer, broker/dealer clearing firm or investment company which maintains the client's account at least quarterly.**

**Clients participating in FAP and/or LifeGuide will receive quarterly, monthly or on-demand reports showing the investment performance of their accounts from SAA.**

Applicant:

Prestige Planning, Inc.

SEC File Number:

801-58276

Date:

10/5/00

**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

☐ ☒

**Schedule F of  
Form ADV**

**Continuation Sheet for Form ADV Part II**

Applicant:  
**Prestige Planning, Inc.**

SEC File Number:  
**801-58276**

Date:  
**12/7/10**

(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: <b>Prestige Planning, Inc.</b>	IRS Empl. Ident. No.: <b>41-1664410</b>
Item of Form (identify)	Answer
Part II-Page 2 #1A	<p>Prestige Planning, Inc. (the applicant) is an investment advisor registered with the SEC. The applicant offers advice to clients in the form of financial planning services, asset management services and referrals to third party money managers. These services are described in more detail below. Fees for advisory services will be disclosed to clients prior to any services being provided. The applicant will not require payment of more than \$1200 in fees more than six months in advance. In addition, fees charged will never be based on the capital gains or the capital appreciation of any client's account.</p> <p>The applicant's investment advisor representatives (IARs) are also licensed as registered representatives with Securities America, Inc. (SAI), a full service broker/dealer and member FINRA/SIPC. They may also be independently licensed as insurance agents with various insurance companies.</p> <p style="text-align: center;"><b>ASSET MANAGEMENT</b></p> <p><u>Financial Advisors Program and LifeGuide Program</u></p> <p>The applicant provides investment management services, including giving continuous advice to a client based on the individual needs of the client, through Securities America Advisors, Inc.'s (SAA) Financial Advisors Program (FAP) and/or LifeGuide Program (LifeGuide). SAA is an SEC registered investment advisor. SAA's FAP and/or LifeGuide are wrap-fee programs providing investment advisory services and execution of client transactions for which the specified fee (or fees) is not based directly upon transactions in a client's account. Under FAP and LifeGuide, the applicant will assist the client in establishing an FAP or LifeGuide Account (the Account) with SAA. All brokerage transactions in the Account will be processed by SAI and then cleared through National Financial Services LLC (NFS) pursuant to a clearing arrangement established by Securities America, Inc. (SAI) with NFS. SAA has also entered into agreements with various insurance companies that allow for the management and valuation of client variable annuity accounts within SAA's FAP and/or LifeGuide. The custody of all funds and securities will be maintained by NFS, insurance companies or other custodians. At no time will SAA, SAI, the applicant or its IAR act as custodian of the Account or have direct access to the client's funds and/or securities.</p> <p>The annual management fee charged for this service will be negotiated with each client, with 3% being the maximum management fee that may be charged to clients, unless the Account only has mutual funds and then the maximum will be 2.25%. SAA retains up to 20 basis points (0.20%) of the annual management fee for FAP accounts and up to 15% of the annual management fee for LifeGuide accounts.</p> <p>A complete description of FAP and related fees and charges are described in SAA's Financial Advisors Program Schedule H Disclosure Brochure, which will be given to all clients prior to or at the time an FAP Account is established. A complete description of LifeGuide and related fees and charges are described in SAA's LifeGuide Program Schedule H Disclosure Brochure, which will be given to all clients prior to or at the time a LifeGuide Account is established.</p> <p style="text-align: center;"><b>FINANCIAL PLANS</b></p> <p>The applicant offers either oral or written financial plans that can be comprehensive or segmented in nature. Plans can include, but are not limited to, the areas of retirement planning, employer benefit plans, college planning, employer stock options and divestitures, budgeting, tax planning, estate</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:  
**Prestige Planning, Inc.**

SEC File Number:  
**801-58276**

Date:  
**12/7/10**

(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: <b>Prestige Planning, Inc.</b>		IRS Empl. Ident. No.: <b>41-1664410</b>
Item of Form (identify)	Answer	
Part II-Page 2 #1A (continued)	<p>planning and insurance analysis. Plans will include recommendations to help clients meet their financial goals and objectives. The applicant's associated persons will meet with clients as many times as necessary to gather the documents and information needed to prepare the financial plans.</p> <p>The charge for these plans is usually an hourly fee, but may also be a fixed fee. The hourly fee is up to \$500 per hour and negotiable based upon the complexity of the client's financial situation and the services being provided. At the discretion of the applicant's associated persons, they may also multiply the negotiable hourly fee rate by the estimated number of hours needed to complete the services and determine a fixed fee charge. Whether hourly or fixed, the fee will be disclosed to the client prior to services being provided. Fees are due and payable, in arrears, upon presentation of the plan(s).</p> <p>The client may implement the advice of the applicant's associated persons through the associated persons in their separate capacities as registered representatives. The client is not obligated in any manner to implement the advice of the applicant or the applicant's associated persons. The client is free to select any broker, dealer and/or investment advisor the client wishes to implement the advice of the applicant. If the client chooses to implement the advice of the applicant through the applicant's associated persons in their separate capacities as registered representatives, the applicant's associated persons may earn commissions. If the applicant's associated persons earn commissions in these separate capacities, the applicant may waive and/or reduce the financial planning fee by the amount of commissions received. In addition, if the client chooses to implement the advice of the applicant through one or more of the applicant's other investment advisory programs (as disclosed in this document), the applicant may waive and/or reduce the financial planning fee as a result of additional advisory fee(s) being earned. Any adjustment to the fee is at the discretion of the applicant's associated persons and will be disclosed to the client prior to transactions being implemented.</p> <p>Either party may terminate services at any time by submitting written notice to all appropriate parties. If services are terminated within five business days of executing a contract with the applicant, services will be terminated without penalty. After the initial five business days, the client will be responsible for fees due for time and effort expended by the applicant's associated persons prior to receipt of notice of termination.</p> <p style="text-align: center;"><b>FINANCIAL CONSULTATIONS</b></p> <p>The applicant offers financial planning, retirement planning and investment consultations on a short-term or special project basis. The charge for these consultations is usually an hourly fee, but may also be a fixed fee. The hourly fee is up to \$500 per hour and negotiable based upon the complexity of the client's financial situation and the services being provided. At the discretion of the applicant's associated persons, they may also multiply the negotiable hourly fee rate by the estimated number of hours needed to complete the services and determine a fixed fee charge. Whether hourly or fixed, the fee will be disclosed to the client prior to services being provided. Fees are due and payable upon completion of the consultations.</p> <p>The client may implement the advice of the applicant's associated persons through the associated persons in their separate capacities as registered representatives. The client is not obligated in any manner to implement the advice of the applicant or the applicant's associated persons. The client is free to select any broker, dealer and/or investment advisor the client wishes to implement the advice of the applicant. If the client chooses to implement the advice of the applicant through the applicant's associated persons in their separate capacities as registered representatives, the</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:  
**Prestige Planning, Inc.**

SEC File Number:  
**801-58276**

Date:  
**12/7/10**

(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: <b>Prestige Planning, Inc.</b>	IRS Empl. Ident. No.: <b>41-1664410</b>
Item of Form (identify)	Answer
Part II-Page 2 #1A (continued)	<p>applicant's associated persons may earn commissions. If the applicant's associated persons earn commissions in these separate capacities, the applicant may waive and/or reduce the consultation fee by the amount of commissions received. In addition, if the client chooses to implement the advice of the applicant through one or more of the applicant's other investment advisory programs (as disclosed in this document), the applicant may waive and/or reduce the financial consultation fee as a result of the additional advisory fee(s) being earned. Any adjustment to the fee is at the discretion of the applicant's associated persons and will be disclosed to the client prior to transactions being implemented.</p> <p>Either party may terminate services at any time by submitting written notice to all appropriate parties. If services are terminated within five business days of executing a contract with the applicant, services will be terminated without penalty. After the initial five business days, the client will be responsible for fees due for time and effort expended by the applicant's associated persons prior to receipt of notice of termination.</p> <p style="text-align: center;"><b>ONGOING FINANCIAL CONSULTATIONS</b></p> <p>The applicant also offers ongoing financial planning, retirement planning and investment services. The clients contracting for this service are entitled to unlimited access to the applicant's associated persons during the term of the contract. Contracts are for a one-year period, but are automatically renewable upon the anniversary of the initial signing date unless specifically terminated by the parties. If services are automatically renewed, ongoing consultation fees will continue as originally agreed upon by the parties. However, the applicant reserves the right to send the client, at least 30 days prior to the anniversary date, a new contract with revised ongoing consultation fees. If the client declines to sign this revised contract by the anniversary date, the contract will automatically terminate on the anniversary date.</p> <p>The yearly fee for these ongoing consultations usually will not exceed \$10,000 and is negotiable based upon the complexity of the client's financial situation, the services to be provided and the estimated time to be spent on the ongoing consultations. The fee will be determined by the applicant's associated persons and will be disclosed to the client prior to services being provided. Fees for these services are charged in advance, on a quarterly basis, and the applicant will provide the client with a statement that will be due and payable upon receipt.</p> <p>The client may implement the advice of the applicant's associated persons through the associated persons in their separate capacities as registered representatives. The client is not obligated in any manner to implement the advice of the applicant or the applicant's associated persons. The client is free to select any broker, dealer and/or investment advisor the client wishes to implement the advice of the applicant. If the client chooses to implement the advice of the applicant through its associated persons in their separate capacities as registered representatives, the applicant's associated persons may earn commissions. If the applicant's associated persons earn commissions in these separate capacities, the applicant may waive and/or reduce the ongoing consultation fee by the amount of commissions received. In addition, if the client chooses to implement the advice of the applicant through one or more of the applicant's other investment advisory programs (as disclosed in this document), the applicant may waive and/or reduce the financial consultation fee as a result of additional advisory fee(s) being earned by the applicant. Any adjustment to the fee is at the discretion of the applicant's associated persons and will be disclosed to the client prior to transactions being implemented.</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:  
**Prestige Planning, Inc.**SEC File Number:  
**801-58276**Date:  
**12/7/10**

(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: <b>Prestige Planning, Inc.</b>	IRS Empl. Ident. No.: <b>41-1664410</b>
Item of Form (identify)	Answer
Part II-Page 2 #1A (continued)	<p>Either party may terminate services at any time by submitting written notice to all appropriate parties. If services are terminated within five business days of executing a contract with the applicant, services will be terminated without penalty. After the initial five business days, the client will be responsible for fees due for time and effort expended by the applicant's associated persons prior to receipt of notice of termination. Any unused portion of fees paid in advance will be refunded to the client.</p> <p style="text-align: center;"><b>GENERAL INFORMATION ON ADVISORY SERVICES AND FEES</b></p> <p>The client may incur fees and charges imposed by third parties other than the applicant in connection with investments placed in or made through the client's account, including but not limited to, mutual fund sales loads, 12(b)-1 distribution fees and surrender charges, variable annuity commissions and surrender charges and IRA and Qualified Retirement Plan fees. The applicant's associated persons in their capacities as SAI registered representatives may retain a portion of the mutual fund sales loads and 12(b)-1 distribution fees and variable annuity commissions. Load mutual funds may be purchased in asset managed accounts on an exception basis at the direction of the client. The load charge will not be waived in such instances, and the client will be asked to sign a Fee Acknowledgement Statement acknowledging that they will pay a load fee in addition to the wrap-fee on the amount of assets under management. The associated persons may offset or reduce the management fee by the amount of commissions or mutual fund sales loads received in their separate capacities as registered representatives.</p> <p>Transaction ticket charges of up to \$35 may be passed on to the client at the discretion of the associated persons. In addition, the client may incur a per share charge on the listed stock transactions, a per bond charge on corporate bond transactions and a per option contract charge on option transactions. Fees and charges will be noted on the client's statements and confirmations. Stock and bond trades in the account are subject to normal spreads, mark-ups and mark-downs paid to market makers of those securities. However, the applicant's broker/dealer, SAI, does not make markets in securities, and neither the applicant, SAA nor SAI receive any portion of the spreads, mark-ups or mark-downs. In addition, agency cross transactions are not allowed.</p> <p>Advisory fees are not charged on the basis of a share of capital gains or capital appreciation of the funds or any portion of the funds of an advisory client (SEC Rule 205(a)(1)). Advice offered by the associated persons of the applicant may involve investment in mutual funds. All fees paid to the applicant are separate and distinct from the fees and expenses charged by mutual funds to their shareholders. These fees and expenses are described in each fund's prospectus. These fees will generally include a management fee, other fund expenses and a possible distribution fee. Load and no-load mutual funds may pay annual distribution charges or 12(b)-1 fees. These 12(b)-1 fees and fund company management fees come from fund assets, and thus, indirectly, from client assets. 12(b)-1 fees may be initially paid to SAI and a portion allocated to associated persons in their capacities as registered representatives of SAI. The receipt of these fees could represent an incentive for registered representatives to recommend funds with 12(b)-1 fees or higher 12(b)-1 fees over funds with no fees or lower fees, therefore creating a potential conflict of interest.</p> <p>The applicant does not represent, warranty or imply that the services or methods of analysis used by the applicant can or will predict future results, successfully identify market tops or bottoms or insulate the client from losses due to market corrections or crashes.</p> <p style="text-align: center;"><b>SEMINARS</b></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:  
**Prestige Planning, Inc.**

SEC File Number:  
**801-58276**

Date:  
**12/7/10**

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

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Item of Form (identify)	Answer	
Part II-Page 2 #1A (continued)	<p>The applicant offers seminars to employees of local companies. The seminars focus on each company's benefit and retirement plans and participant options. The information provided is on a corporate plan level rather than an individual attendee level. Fees for these corporate seminars will range from \$0 to \$10,000, and are negotiable depending upon the complexity of the material presented, the number of attendees, the time involved in preparation for the seminar and the length of the seminar presented. If the applicant's associated persons travel over 50 miles in providing the seminar, the corporate client will reimburse the applicant for the travel expenses. Fees will be determined by the applicant and will be disclosed to the corporate client prior to the seminar being presented. Fees for company-sponsored seminars will be due and payable upon completion of the seminar. Companies have five business days from contracting with the applicant to cancel services without penalty (no fees due). After the initial five business days, companies will be responsible for payment of fees for time and effort expended by the applicant's associated persons prior to notice of termination.</p> <p>The applicant also provides educational and informational seminars on financial and retirement planning to the public. Fees for these seminars range from \$0 to \$10,000, and depend upon the complexity of the material presented, estimated number of attendees, time involved in preparation of seminar and length of seminar being presented. Fees are due in advance and individuals will have up to 48 hours prior to presentation of the seminar to cancel and receive a full refund. These workshops are given and held by the applicant, with no involvement by any corporate clients.</p> <p><b>GENERAL FEE DISCLOSURE INFORMATION</b></p> <p>The fees charged may be higher or lower than the cost of similar services offered through other registered investment advisors. At no time will fees of more than \$1200 be charged more than six months in advance. Fees for investment supervisory services may be more than the cost of purchasing the same services separately. Clients may be able to obtain similar services for a lesser fee from other advisors. The fees charged vary among investment supervisory services. The amount of compensation the applicant may receive in a particular program may be more than would be received if the client participated in other SAA programs or paid separately for investment advice, brokerage and other services. These circumstances may result in the applicant having a financial incentive to recommend one Investment Supervisory Service program. The factors to be considered by clients in determining the reasonableness of the fees charged include, but may not be limited to, the following:</p> <ol style="list-style-type: none"><li>1. The fee charged for development of an asset allocation study and/or development of an investment strategy.</li><li>2. Transaction and custody costs or other miscellaneous fees and taxes and/or charges, as well as commissions or mark ups and mark downs, on the purchase and/or sale of securities.</li><li>3. The cost of producing a quarterly performance report covering the managed assets.</li><li>4. The value of the consulting service provided by the applicant in designing and monitoring the client's managed assets.</li><li>5. The cost of investment advice provided by SAA, the applicant.</li><li>6. The cost of the additional administrative, marketing, asset management, and other support services that may be provided by SAA and (when applicable) any sub-advisors used in the management of a program account.</li></ol>	

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

Applicant: <b>Prestige Planning, Inc.</b>	SEC File Number: <b>801-58276</b>	Date: <b>12/7/10</b>
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

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Item of Form (identify)	Answer	
Part II-Page 3 #3K(3)	The applicant's associated persons may also provide advice on (but not necessarily recommend) partnerships investing in leasing, cable TV and tax credit programs.	
Part II-Page 4 #5	The applicant requires all persons providing investment advisory services on behalf of the applicant to have obtained the minimum state and securities licenses and to have obtained a college degree and/or a professional designation.	
Part II-Page 4 #6	<p>Charles A. Blossom-Born 1958- Upon completion of high school, Charles attended the College of St. Thomas where he obtained his BA in Economics and Political Science. He has been the President and an insurance agent of Prestige Planning, Inc. since 1/90. Since registration of his firm in 3/92, he has also been an investment advisor representative of Prestige Planning, Inc. He is also a registered representative of Securities America, Inc., an affiliation he has held since 2/90.</p> <p>Heidi J. Helmeke-Born 1968- Upon completion of high school, Heidi attended Marquette University where she obtained her BA in Psychology. She is also Board Certified in Estate Planning. Heidi has been a registered representative of Securities America, Inc. since 3/00. She became an investment advisor representative with Prestige Planning, Inc. in 10/00 and was promoted to Senior Vice President in 3/10. Prior to this time, Heidi was a registered representative with Primevest Financial Services, Inc., from 4/93 until 3/00, and a vice president with Vermillion State Bank from 1/92 until 3/00.</p>	
Part II-Page 5 #9	<p>In their separate capacities as registered representatives, the applicant associated persons sell securities to any client for commissions. This could present a potential conflict of interest if the client elects to implement the associated persons' recommendations and also selects them to execute those transactions. In this case, the associated persons could receive both fees as advisor representatives and commissions as registered representatives. As registered representatives, they could also receive compensation from mutual fund sales loads, 12(b)-1 distribution fees, variable annuity sales commissions or trail commissions. The 12(b)-1 distribution fees, sales charges and other fee arrangements will be disclosed upon the client's request and are typically described in the applicable fund and/or annuity prospectus. Any fees or other compensation received by the associated persons in their separate capacities as registered representatives will be received to the extent permitted by applicable law.</p> <p>Because of these compensation arrangements, a conflict of interest could exist in connection with the associated persons recommending particular investments for a client's account. Clients have sole discretion whether to implement any or all of the associated persons' recommendations. In addition, clients are free to select any broker/dealer they wish to implement recommendations.</p> <p><u>Trade Errors</u></p> <p>If a client chooses to implement transactions through the applicant's associated persons, steps are taken to supervise trades and to prevent trade errors. The associated persons will implement trades in their separate capacities as registered representatives of SAI. SAI has execution and clearing arrangements with Fidelity Capital Markets (FCM), a division of NFS.</p> <p>FCM will be contacted immediately about any trade error except those in mutual fund trades. SAI's Trade Department will be contacted to report and correct any error in a mutual fund trade. Trading errors are usually corrected after the trade settles and may take five to seven business days to finalize.</p>	

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Continuation Sheet for Form ADV Part II**

Applicant: <b>Prestige Planning, Inc.</b>	SEC File Number: <b>801-58276</b>	Date: <b>12/7/10</b>
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1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: <b>Prestige Planning, Inc.</b>		IRS Empl. Ident. No.: <b>41-1664410</b>
Item of Form (identify)	Answer	
Part II-Page 5 #9 (continued)	<p>If SAI, FCM, the applicant or other associated persons are responsible for making a trade error in the clients account the error will be corrected and the clients account will be restored to where it would have been had the trade error not occurred. Any profit from the trade correction will be retained by SAI or FCM. Neither the client nor the associated person will retain the profit from a trade correction.</p> <p><u>Agency Cross Transactions</u></p> <p>The applicant's associated persons are prohibited from engaging in agency cross transactions, meaning they cannot act as brokers for both the sale and purchase of a single security between two different clients and cannot receive compensation in the form of an agency cross commission or principal mark-up for the trades.</p> <p>The applicant and its associated persons may buy or sell securities for their own accounts that are recommended to clients. They may also recommend the purchase or sale of different securities for different clients at different times. This could result in contrary advice being given or action taken on behalf of clients and in the personal accounts of the applicant and its associated persons.</p> <p><u>Insider Trading Policy</u></p> <p>The applicant is and shall continue to be in compliance with <i>The Insider Trading and Securities Fraud Enforcement Act of 1988</i>. To prevent conflicts of interest, the applicant has developed policies and procedures that include personal investment and trading policies for its associated persons, employees and their immediate family members:</p> <ul style="list-style-type: none"> <li>• Associated persons will not prefer their own interests to that of the client</li> <li>• Associated persons will not purchase or sell any security for their personal accounts prior to implementing transactions for client accounts</li> <li>• Associated persons will not buy or sell securities for their personal accounts when those decision are based on information obtained as a result of their employment, unless that information is also available to the investment public upon reasonable inquiry</li> <li>• Associated persons are prohibited from purchasing or selling securities of companies in which any client is deemed an "insider"</li> <li>• Associated persons are discouraged from frequent personal trading</li> <li>• Associated persons are generally prohibited from serving as board members of publicly-traded companies unless an exception has been granted by the applicant principal officer and/or Chief Compliance Officer</li> </ul> <p>To the extent an associated person or the applicant maintains an outside account, the associated person must make arrangements to send quarterly statements to the Registered Investment Advisor (RIA) complete an annual certification concerning their personal securities activities and provide additional information about personal trading activities as may be required under the Insider Trading Policy and Code of Ethics. Any associated persons not observing the applicant policies may be subject to sanctions up to and including termination.</p>	

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Part II-Page 5 #9 (continued)	<p><u>Code of Ethics Summary</u></p> <p>According to the <i>Investment Advisers Act of 1940</i>, an investment advisor is considered a fiduciary and has a fiduciary duty to clients. The applicant has established a Code of Ethics to comply with the requirements of Section 204(A)-1 of the <i>Investment Advisers Act of 1940</i> that reflects fiduciary obligations and those of its supervised persons and requires compliance with federal securities laws. The applicant's Code of Ethics covers all individuals that are classified as "supervised persons". All employees, officers, directors and investment advisor representatives are classified as supervised persons. The applicant requires its supervised persons to consistently act in their clients best interests in all advisory activities. The applicant imposes certain requirements on its affiliates and supervised persons to ensure that they meet the firm's fiduciary responsibilities to their clients. The standard of conduct required is higher than ordinarily required and encountered in commercial business.</p> <p>This section is only intended to provide current and potential clients with a description of the applicant Code of Ethics. If current or potential clients wish to review the Code of Ethics in its entirety, clients requesting a copy in writing will be provided a copy promptly.</p>	
Part II-Page 5 #10	SAA's recommended minimum investment amount for establishing and maintaining an FAP Account is \$25,000 and \$50,000 for establishing and maintaining a LifeGuide Account. Exceptions may be granted to these minimums upon request.	
Part II-Page 6 #12A(1) & 12A(2)	Upon receiving written authorization from the client, the applicant may manage client's assets on a limited discretionary basis. When it does, discretionary authority is limited in that the applicant will not have the authority to withdraw funds and/or securities from client accounts except when written authorization has been provided to have fees automatically deducted from a clients account and paid directly to the applicant.	
Part II-Page 6 #12B	<p>The applicant's associated persons are registered representatives of Securities America, Inc. (SAI), a full service broker/dealer, member FINRA/SIPC. When placing securities transactions through SAI in their capacities as registered representatives, they may earn sales commissions.</p> <p>Clients wishing to implement the advice of the applicant's associated persons are free to select any broker they wish and are so informed. If the client wishes to have the applicant's associated persons implement the advice in their capacities as registered representatives, the associated persons' broker/dealer, SAI, will be used. SAI has a wide range of approved securities products for which SAI performs due diligence in selecting. The registered representatives are required to adhere to these products when implementing securities transactions through SAI. Commissions charged for these products may be higher or lower than commissions clients may be able to obtain if transactions were implemented through another broker/dealer.</p> <p><u>Best Execution</u></p> <p>Although the applicant does not allow directed brokerage, it must still use reasonable diligence to make certain that best execution is obtained for clients when implementing any transactions. Best execution does not necessarily mean that clients receive the lowest possible commission costs but that the qualitative execution is best. In other words, all conditions surrounding the transaction execution is in the best interests of clients. Associated persons will look at a number of factors besides prices and rates including, but not limited to:</p>	

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Part II-Page 6 #12B (continued)	<ul style="list-style-type: none"><li>• Execution capabilities (e.g., market expertise, ease/reliability/timeliness of execution, responsiveness, integration with existing systems of the applicant, ease of monitoring investments)</li><li>• Products and services offered (e.g. investment programs, back office services, technology, regulatory compliance assistance, research and analytic services)</li><li>• Financial strength, stability and responsibility</li><li>• Reputation and integrity</li><li>• Ability to maintain confidentiality</li></ul> <p>The applicant will exercise reasonable due diligence to make certain that best execution is obtained for all clients when implementing any client transaction by considering the back office services, technology and pricing of services offered.</p> <p>The applicant will perform periodic reviews to determine that the relationship with SAI, FCM and NFS is still in the best interests of its clients.</p> <p><u>Block Trades</u></p> <p>Transactions for each managed client account will generally be effected independently. However, the applicant may use block or batch trades to facilitate best execution, to reduce brokerage costs and/or commissions and to provide fair and equitable prices among client accounts. When performing block trades for managed accounts, clients usually will receive a pro rata allocation. If the applicant determines that a pro rata allocation is not appropriate, allocation will instead be made based upon relevant factors such as investment objectives, investment strategies and restrictions, portfolio styles and existing client holdings. The applicant will keep records of all block or batch trades. Neither it nor its associated persons will receive any additional compensation as a result of using block or batch trades.</p> <p><u>Soft Dollar</u></p> <p>Investment advisors may direct portfolio brokerage commissions to a particular broker/dealer in return for services and research used in making investment decisions in client accounts. The commissions used to acquire these services and research is known as "soft dollars." Section 28(e) of the <i>Securities Exchange Act of 1934</i> provides a "safe harbor" that allows an investment advisor to pay more than the lowest available commission for brokerage and research services if it determines in good faith that the commission paid was reasonable in relation to the brokerage and research services provided.</p> <p>Although the applicant doesn't allow directed brokerage, it may still receive products and services from SAI, Securities America Advisors, Inc. (an affiliated investment advisor of SAI), or other program sponsors and product issuers. These products and services may be used for both research and non-research purposes and allows the applicant to supplement, at no cost, its own research and analysis activities. These products and services can include, but are not limited to:</p> <ul style="list-style-type: none"><li>• Reports, publications and data on matters such as the economy, industries, sectors and individual companies or issuers, statistical information, account and law interpretations, political analyses, legal developments affecting portfolio securities, technical market actions, credit analyses, risk management and analyses of corporate responsibility issues</li></ul>	

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Part II-Page 6 #12B (continued)	<ul style="list-style-type: none"><li>• On-line news services and financial and market database services</li><li>• Information management systems integrating quotation and trading, performance management, accounting, recordkeeping and document retrieval and other administrative matters</li><li>• Meetings, seminars, workshops and conferences with representatives of issuers, program sponsors and/or other analysts and specialists</li></ul> <p>Research obtained with soft dollars is not necessarily utilized for the specific account that generated the soft dollars. The applicant does not attempt to allocate the relative costs or benefits of research among clients because it believes that, in the aggregate, the research it receives benefits all clients and assists the applicant in fulfilling its overall duty to clients.</p> <p>These arrangements may be deemed to create a conflict of interest to the extent that the applicant would have to pay for some or all of the research and/or services with "hard dollars" if it were unable to obtain the research and services in exchange for commissions in connection with client transactions. Client trades will always be implemented based on the goals and objectives of the client and not on any research, products or other incentives available.</p>	
Part II-Page 6 #13A	<p>The applicant's associated persons sell securities and insurance products, in their separate capacities as registered representatives and independent insurance agents, for sales commissions. Some of the advice offered by the associated persons involves investments in mutual fund products. Load and no-load mutual funds may pay annual distribution charges sometimes referred to as 12(b)-1 fees. The associated persons may receive a portion of 12(b)-1 fees from some investment companies in their separate capacities as registered representatives. The client should be aware that these 12(b)-1 fees come from fund assets and thus, indirectly from client's assets. The receipt of these fees could represent an incentive for registered representatives to recommend funds with 12(b)-1 fees or higher 12(b)-1 fees over funds with no fees or lower fees, therefore creating a potential conflict of interest.</p> <p>The applicant from time to time may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.</p> <p>The applicant or SAA may invest a portion of client's assets in mutual funds, variable annuities or Exchange Traded Funds (ETFs) and charges an investment management fee on client's assets invested in these securities. Therefore, clients may pay two levels of fees for the management of their assets, one directly to the applicant or SAA and one indirectly to the managers of the mutual funds or variable annuities held in their portfolios.</p> <p style="text-align: center;"><b>PROXY VOTING</b></p> <p>The applicant and its associated persons do not vote any proxy on behalf of its clients. Clients are responsible for all voting. All proxies are directed to the clients at their address of record. In some instances, upon request from the client, the applicant's associated persons may give</p>	

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	<p>recommendations or clarifications based upon their understanding of issues presented in the proxy voting materials. They may also conduct additional research on the issue if they feel it is necessary. However, the client is solely responsible for all proxy voting decisions.</p> <p style="text-align: center;"><b>OTHER BUSINESS ACTIVITIES AND AFFILIATIONS</b></p> <p>The applicant's associated persons are engaged in professions other than giving investment advice. The applicant's associated persons sell securities and insurance products to any client for commissions. Approximately 10% of Charles A. Blossom's, President of the applicant, workweek is spent on these activities. Approximately 10% of Heidi J. Helmeke's, an investment advisor representative of the applicant, workweek will be spent on these activities.</p> <p>The applicant may have relationships with non-affiliated investment advisors. the applicant may use the services of SAA, a registered investment advisor, through FAP and/or LifeGuide when managing assets and, when doing so, SAA will receive a portion of the fees.</p>	

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