

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

OMB Number: 3235-0049
Expires: February 28, 2011
Estimated Average burden
Hours per response.....4.07

Name of Investment Adviser: PlanPrep LLC						
Address:	(Number and Street)	(City)	(State)	(Zip Code)	Area Code:	Telephone Number:
	13151 Kellam Court, #54	San Diego,	CA	92130		858-259-5436

**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.**

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

(Schedule 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.

Applicant: **PlanPrep LLC**

SEC File Number:

801- **66476**

Date:

3/4/2010

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 | <u>0</u> | % |
| <input type="checkbox"/> (2) | Manages investment advisory accounts not involving investment supervisory services..... | <u>0</u> | % |
| <input checked="" type="checkbox"/> (3) | Furnishes investment advice through consultations not included in either service described above... | <u>40</u> | % |
| <input type="checkbox"/> (4) | Issues periodicals about securities by subscription | <u>0</u> | % |
| <input type="checkbox"/> (5) | Issues special reports about securities not included in any service described above..... | <u>0</u> | % |
| <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..... | <u>0</u> | % |
| <input checked="" type="checkbox"/> (7) | On more than an occasional basis, furnishes advice to clients on matters not involving securities... | <u>30</u> | % |
| <input checked="" type="checkbox"/> (8) | Provides a timing service | <u>0</u> | % |
| <input checked="" type="checkbox"/> (9) | Furnishes advice about securities in any manner not described above..... | <u>30</u> | % |

(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 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 checked="" 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 checked="" 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)

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"/> I. Options contracts on: |
| <input checked="" type="checkbox"/> (2) securities traded over-the-counter | <input checked="" type="checkbox"/> (1) securities |
| <input checked="" type="checkbox"/> (3) Foreign issuers | <input checked="" type="checkbox"/> (2) commodities |
| <input checked="" type="checkbox"/> B. Warrants | <input checked="" type="checkbox"/> J. Futures contracts on: |
| <input checked="" type="checkbox"/> C. Corporate debt securities (other than commercial paper) | <input checked="" type="checkbox"/> (1) tangibles |
| <input checked="" type="checkbox"/> D. Commercial paper | <input checked="" type="checkbox"/> (2) intangibles |
| <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"/> G. Investment company securities: | <input checked="" type="checkbox"/> (2) oil and gas interests |
| <input checked="" type="checkbox"/> (1) variable life insurance | <input checked="" type="checkbox"/> (3) other (explain on Schedule F) |
| <input checked="" type="checkbox"/> (2) variable annuities | <input checked="" type="checkbox"/> L. Other (explain on Schedule F) |
| <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 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 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 checked="" type="checkbox"/> Trading (securities sold within 30 days) | (7) <input type="checkbox"/> Other (explain on Schedule F) |
| (4) <input checked="" type="checkbox"/> Short sales | |

Applicant: PlanPrep LLC

SEC File Number:
801- 66476

Date:
3/4/2010

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, please 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 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
- year of birth
- formal education after high school
- 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.)

Applicant: PlanPrep LLC

SEC File Number:
801- 66476

Date:
3/4/2010

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 sell for itself securities it also recommended 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 advisory 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 condition 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 account, 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.

Please see Schedule F.

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

Please see Schedule F.

Applicant: PlanPrep LLC

SEC File Number:
801-66476

Date:
3/4/2010

12. Investment or Brokerage Discretion.

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

- | | | |
|--|--------------------------|-------------------------------------|
| | Yes | No |
| (1) securities to be bought or sold? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| (2) amount of securities to be bought or sold? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| (3) broker or dealer to be used? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| (4) commission rates paid? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |

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 product 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 |
| | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| B. directly or indirectly compensates any person for client referrals? | Yes | No |
| | <input type="checkbox"/> | <input checked="" type="checkbox"/> |

(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:
PlanPrep LLC

SEC File Number:
801- 66476

Date:
3/4/2010

(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:

PlanPrep LLC

IRS Empl. Ident. No.:

59-3838272

Item of Form (identify)	Answer								
1. A.	Based on 2009 experience.								
1. A. 1.	Hourly consulting								
1. A. 3.	Insurance sales - life and long term care; Tenants-in-common programs for real estate investors.								
1. A. 7.	May use tactical allocation in response to shifting economic conditions.								
1. A. 8.	Financial Planning								
1. A. 9.	<p>FINANCIAL PLANNING SERVICES</p> <p>PlanPrep will prepare an analysis of the relevant financial planning matters that apply to a Client's unique situation. PlanPrep will collect and review all pertinent Client data and objectives, and then provide a written report of the current situation with recommendations of strategies designed to help the Client achieve the stated objectives.</p>								
C. 1., 2., 3., 5.	<p>DIRECT CLIENTS - FEES FOR FINANCIAL PLANNING SERVICES</p> <p>The fee is based on the complexity of the Client's personal financial situation and the size and complexity of the Client's asset mix. Retention of PlanPrep for updates of financial plans and advice throughout the year may be reduced in subsequent years by investment management fees we collect.</p> <table border="0"> <tr> <td><u>Value of All Assets</u></td><td><u>Planning Fee Range</u></td></tr> <tr> <td>Up to \$3,500,000.....</td><td>\$0 to \$2,500</td></tr> <tr> <td>\$3,500,001 - \$7,000,000.....</td><td>\$2,500 - \$5,000</td></tr> <tr> <td>\$5,000,001 - over</td><td>Quote provided</td></tr> </table> <p>Retirement Report: \$149 - customized for each client based on realistic assumptions from historical numbers and Burt Williamson's experience.</p> <p>CLIENTS - FEES FOR HOURLY CONSULTING</p> <p>PlanPrep will provide consultative services on an hourly basis at the rate of \$100 an hour in one or more areas. The fee is billable in 15 minute increments. Consulting services are available for situations that do not require a complete financial plan.</p>	<u>Value of All Assets</u>	<u>Planning Fee Range</u>	Up to \$3,500,000.....	\$0 to \$2,500	\$3,500,001 - \$7,000,000.....	\$2,500 - \$5,000	\$5,000,001 - over	Quote provided
<u>Value of All Assets</u>	<u>Planning Fee Range</u>								
Up to \$3,500,000.....	\$0 to \$2,500								
\$3,500,001 - \$7,000,000.....	\$2,500 - \$5,000								
\$5,000,001 - over	Quote provided								

(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:
PlanPrep LLC

SEC File Number:
801- 66476

Date:
3/4/2010

(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: PlanPrep LLC		IRS Empl. Ident. No.: 59-3838272
Item of Form (identify)	Answer	
C. 1., 2., 3., 5. (continued)	<p>Coordinating With Other Professionals PlanPrep's objective is to assure that your plan is fully and properly implemented. PlanPrep will meet with the Client and the Client's attorney and/or accountant to assist with the development and implementation of the plan.</p> <p>Termination of Financial Planning Engagement with Clients Prior to the delivery of the Report to the Client, this Agreement may be terminated upon written notice by either party to the other. If either the Client or PlanPrep terminates this Agreement within five business days of its effective date, PlanPrep will refund to the Client the entire fee paid to PlanPrep. Upon termination, PlanPrep shall be under no obligation to deliver a plan to the Client. This Agreement will terminate (and no refund will be available) upon acceptance of the Report by the Client.</p>	
C. 1., 2., 3., 5. (continued), including 12. A. (1), (2)	<p>INVESTMENT MANAGEMENT SERVICES FOR CLIENTS</p> <p>The nature and scope of the investment advisory services that PlanPrep may provide to the Client are as follows:</p> <p>The Investment Management Account (IMA) permits clients to authorize PlanPrep to purchase and sell, on a discretionary or non-discretionary basis, mutual funds, securities and exchange traded funds pursuant to the investment objectives of the client, to liquidate previously purchased mutual funds, equities, fixed income, options, hedge funds, structured products, and managed futures.</p> <p>Before opening an IMA, PlanPrep obtains the necessary financial data from the client to create an investment policy, assists the client in determining the suitability of the IMA and assists the client in setting appropriate investment objectives. The client receives a account statement showing account activity as well as positions held in the account at month end, a confirmation of each transaction that occurs within the IMA, and a detailed quarterly report describing performance, positions and activity.</p> <p>The assets in the account shall be held for safekeeping with a Custodian. PlanPrep shall not act as Custodian for any of the assets in the account and shall not be liable to the Client for any act, conduct or omission by the Custodian. PlanPrep provides investment management services to individuals and firms on a discretionary and non-discretionary basis. Our advice is based on the results of your financial plan and investment policy statement.</p> <p>Discretionary - PlanPrep will manage the client's securities portfolios on a discretionary basis and have limited power of attorney to execute transactions on behalf of the client without obtaining specific client consent prior to every transaction. This authority is limited to the Client's accounts with PlanPrep. PlanPrep may vote Client proxies.</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:
PlanPrep LLC

SEC File Number:
801- 66476

Date:
3/4/2010

(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:

PlanPrep LLC

IRS Empl. Ident. No.:

59-3838272

Item of Form (identify)	Answer
C. 1., 2., 3., 5. (continued), including 12. A. (1), (2)	<p>Non-discretionary - The Client will be notified prior to a recommended sale or purchase of any or all of the securities contained in the client's account. PlanPrep will not manage securities on a discretionary basis or have limited power of attorney over any of the Client's accounts. PlanPrep is not authorized to vote any Client proxies.</p> <p>Order Execution Orders are routed to the marketplace automatically via computer. However, you acknowledge and agree that at our sole discretion, certain orders may be subject to manual review, which may cause delays in the processing of those orders. You also acknowledge and agree that your order will receive the price at which it executes in the marketplace, which may be different from the price at which the security is quoted or trading when your order is entered into our system. With respect to transactions in mutual fund shares, you understand that such transactions will be effected at a price based on the net asset value next determined after receipt of your order by the fund or its authorized agent in accordance with the terms of the fund's prospectus and Statement of Additional Information.</p> <p>PlanPrep will make every attempt to obtain the best execution possible for security transactions. PlanPrep may aggregate client transactions to improve the quality of execution. When transactions are so aggregated, the actual prices applicable to the aggregated transactions will be averaged, and the client account will be deemed to have purchased or sold its proportionate share of the securities involved at the average price obtained.</p> <p>In the event of your death, incompetency or disability We may cancel or close any open orders for the purchase or sale of any property, we may place orders for the sale of property which we may be carrying for you and for which payment has not been made or buy any property of which your accounts may be short, or any part thereof, under the same terms and conditions as herein stated, as though you were alive and competent, without prior notice to your heirs, executors, beneficiaries, administrators, assigns, committee, or conservators and without prior demand upon any of them. This Agreement and its terms shall be binding upon your heirs, executors, beneficiaries, administrators and assigns.</p> <p>Trading Limitations/Excessive Trading Activity The brokerage account is not intended for excessive trading activity. You agree that you will not use the brokerage account for excessive trading activity such as day trading, mutual fund trading based on market timing, overuse of stop or limit orders, or excessive order splitting of the same stock on the same day.</p> <p>If you engage in excessive trading activity as determined by PlanPrep, in its sole discretion, you may be subject to additional charges, restrictions, and/or termination of your account as PlanPrep determines in its sole discretion on a case-by-case basis. You agree that you will not use this account as a securities broker-dealer, investment advisor, futures commission merchant, commodities introducing broker, or commodity trading advisor, member of a securities exchange or association or futures contract market, or an owner, partner or associated person of any of the foregoing.</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:
PlanPrep LLC

SEC File Number:
801- 66476

Date:
3/4/2010

(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:

PlanPrep LLC

IRS Empl. Ident. No.:

59-3838272

Item of Form (identify)	Answer														
C. 1., 2., 3., 5. (continued), including 12. A. (1), (2)	<p>Indirect Expenses You May Incur In addition to the Account Fees discussed below, the Client may incur charges imposed by third parties in connection with investments made through the accounts. These may include, but are not limited to, the following: mutual fund or money market 12b-1 and agent fees, mutual fund or money market management fees and administrative expenses, mutual fund transaction fees, certain deferred sales charges on previously purchased mutual funds transferred into the account, variable annuity expenses, other transaction charges and service fees, IRA and qualified retirement plan fees, administrative servicing fees for trust accounts, creation and development fees or similar fees imposed by unit investment trust sponsors, hedge fund and managed future investment management fees, managed futures investor servicing fees, and other charges required by law. These might not appear on any statements. Information regarding charges and fees assessed by a mutual fund or the variable annuity are available in the appropriate prospectus.</p> <p>Review of Communications by Client If you should find any inaccuracies or discrepancies on your customer confirmations or statements immediately report them to PlanPrep. Any oral communication should be re-confirmed in writing to us.</p> <p>Review of Communications by PlanPrep If we receive communications or instructions relating to your account, which are, in our sole opinion, incomplete, unclear, or conflicting, we, in our sole discretion and for our sole protection, may require other communications, instructions or information including written consent from any or all authorized persons prior to acting upon the communications or instructions of any one authorized person.</p> <p>Account Risks and Limitations The Client's investments are subject to risks associated with investing in securities, including various market, currency, economic, political and business risks. PlanPrep does not guarantee the performance of the Client's investments or guarantee that PlanPrep's advice or strategies will be successful or that the Client's investment objectives will be met.</p> <p>CLIENTS - INVESTMENT MANAGEMENT FEES Fees are based on the respective value of each account at the close of business of the calendar quarter, and are payable from each account or by check or money market debit based on the following schedule:</p> <table border="0"> <thead> <tr> <th>Portfolio Size</th><th>Annual % Fee</th></tr> </thead> <tbody> <tr> <td>\$100,000 - \$250,000</td><td>1.75%</td></tr> <tr> <td>\$250,001 - \$500,000</td><td>1.50%</td></tr> <tr> <td>\$500,001 - \$1,000,000.....</td><td>1.25%</td></tr> <tr> <td>\$1,000,001 - \$3,000,000.....</td><td>1.00%</td></tr> <tr> <td>\$3,000,001 - \$5,000,000.....</td><td>0.95%</td></tr> <tr> <td>\$5,000,001 plus.....</td><td>0.85%</td></tr> </tbody> </table>	Portfolio Size	Annual % Fee	\$100,000 - \$250,000	1.75%	\$250,001 - \$500,000	1.50%	\$500,001 - \$1,000,000.....	1.25%	\$1,000,001 - \$3,000,000.....	1.00%	\$3,000,001 - \$5,000,000.....	0.95%	\$5,000,001 plus.....	0.85%
Portfolio Size	Annual % Fee														
\$100,000 - \$250,000	1.75%														
\$250,001 - \$500,000	1.50%														
\$500,001 - \$1,000,000.....	1.25%														
\$1,000,001 - \$3,000,000.....	1.00%														
\$3,000,001 - \$5,000,000.....	0.95%														
\$5,000,001 plus.....	0.85%														

(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:
PlanPrep LLC

SEC File Number:
801- 66476

Date:
3/4/2010

(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:

PlanPrep LLC

IRS Empl. Ident. No.:

59-3838272

Item of Form (identify)	Answer
C. 1., 2., 3., 5. (continued), including 12. A. (1), (2)	<p>Fees are prorated for the quarter starting with the next business day. Please note that mutual funds have expenses that are not included in the stated fees above. Those expenses are outlined in the prospectus for each fund.</p> <p>The IMA Fee is charged quarterly in arrears. For purposes of calculating the IMA Fee and providing performance reports, the account quarter begins on the first day of the month in which the account is accepted by PlanPrep. The initial Account fee is prorated for the number of business days remaining in the quarter following execution of the IMA client agreement. Subsequent Account fee payments are due and assessed at the end of each quarter based on the value of the assets under management as of the close of business on the last business day of that quarter. All Account Fees are deducted from the account pursuant to the IMA Client Agreement, unless other arrangements have been made in writing.</p> <p>The Account Fee is deducted from the client's account within ten (10) business days after the close of the quarter, and is clearly noted on client statements and/or confirmations. The Fee Schedule continues until thirty (30) days after the client has been notified in writing of any change in the amount of the Fee or Charges applicable to client's account, at which time the new Fee Schedule will become effective.</p> <p>Account Risks and Limitations The Client's investments are subject to risks associated with investing in securities, including various market, currency, economic, political and business risks. PlanPrep does not guarantee the performance of the Client's investments or guarantee that PlanPrep's advice or strategies will be successful or that the Client's investment objectives will be met.</p> <p>Discontinuation of Investment Advisory Service This Agreement may be discontinued at any time by either party upon 30 days written notice to the other party. Fees will be prorated to the date of discontinuation. After discontinuation of this Agreement, PlanPrep shall have no obligation whatsoever to recommend any action with respect to the account, or to liquidate any assets in the account. PlanPrep shall be entitled to fees in connection with its services provided for the period to such termination or earned in the service of the account for any transfers to another firm.</p> <p>If a PlanPrep IMA is closed within the first quarter by a client or as a result of withdrawals which bring the account value below the required minimum, PlanPrep reserves the right to retain the quarterly account fee for the entire quarter or cancel and bill all transactions in the account at normal and customary brokerage commission rates in order to cover the administrative cost of establishing the account which may include costs of transferring positions into and out of the account, data entry costs in opening the account, costs associated with reconciliation of positions in order to issue quarterly performance reports, and the costs of re-registration of positions.</p> <p>PlanPrep may refer planning clients to PlanPrep members in regions beyond southern California.</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:
PlanPrep LLC

SEC File Number:
801- 66476

Date:
3/4/2010

(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:

PlanPrep LLC

IRS Empl. Ident. No.:

59-3838272

Item of Form (identify)	Answer
C. 1., 2., 3., 5. (continued)	<p>FINANCIAL PLANNING PROVIDED TO OTHER FINANCIAL PROFESSIONALS</p> <p>Each Financial Professional acknowledges that it is his/her sole responsibility to disclose to Clients the relationship with PlanPrep as a third party provider of financial planning services. The Financial Professional agrees to devote adequate time to each case and respond to PlanPrep's requests and/or submissions in a timely manner. The Financial Professional agrees to gather and furnish all the necessary data of each Client before submission to PlanPrep. The Financial Professional agrees and warrants, without exception, that the data provided or compiled will be accurate, complete and ready for planning before submission. Incomplete or inaccurate data is not the responsibility of PlanPrep, and will be considered ready for planning when received. Materials received subsequently may require the delivery clock to be reset and may the Financial Professional may incur additional charges.</p> <p>PlanPrep is not responsible for errors, omissions or misinterpretations between the Financial Professional and its Client.</p> <p>Analyses are performed with Clients' raw data, advisors' submitted notes and forms and fact finders using the following software: eMoneyAdvisor (and WealthVision); Financial Profiles Professional; MoneyGuidePro; PowerPoint Excel. Strategies may address cash flow planning, cash management, education and retirement planning, business and estate planning, as well as disability, life and long-term care planning, income taxes and asset allocation.</p> <p>Fees are due and payable in full at the time a PlanRequest is received by PlanPrep. PlanPrep will devote adequate time to perform its duties. If the Financial Professional requires additional services not requested initially, PlanPrep will make a reasonable effort to fit those additional services into its time schedule without decreasing the effectiveness of performance of duties required or timely delivery. Additional services may be subject to additional fees and may require additional time. PlanPrep strives to make the contracted planning materials ready for client delivery within fifteen (15) PlanPrep business days from receipt, but there may be delays due to workload that may prolong this period. Receipt of PlanRequests with planning materials after 3 P.M. Pacific Time will be considered received the next business day.</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:
PlanPrep LLC

SEC File Number:
801- **66476**

Date:
3/4/2010

(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:

PlanPrep LLC

IRS Empl. Ident. No.:

59-3838272

Item of Form (identify)	Answer
C. 1., 2., 3., 5. (continued)	<p>FEES FOR FINANCIAL PLANNING SERVICES TO OTHER FINANCIAL PROFESSIONALS</p> <p>Case Consultation: \$100 per hour - billed in 15 minute increments.</p> <p>Business Planning: \$100 per hour - billed in 15 minute increments.</p> <p>Client Meetings: \$100 per hour plus expenses, if required - billed in 1 hour increments.</p> <p>PlanPack: \$800 - to analyze and enter data, generate of reports and draft an executive summary on the respective financial goals.</p> <p>Retirement Report: \$300 - customized for advisors based on specific assumptions and reports selected by PlanPrep.</p> <p>High Net Worth Cases: Additional \$150 - per million in assets over \$3 million, rounded down to the nearest million.</p> <p>Discounts may apply at the enterprise level when contracted as such.</p> <p>Speaking Engagements: Fees negotiable.</p> <p>Annual Update Discount: We bill at 50% of the original fee or the rate of \$100 an hour for plans completed by PlanPrep within the past 18 months.</p> <p>There are no discounts for rush service.</p> <p>Termination of Financial Planning Arrangement with PlanPrep</p> <p>A Financial Professional may notify us in writing that they no longer wish to engage our services. PlanPrep may, in its sole discretion, determine that our services are not the right fit for a particular Financial Professional. If a calendar quarter passes without any PlanRequests, the advisor's membership may be revoked.</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:
PlanPrep LLC

SEC File Number:
801- 66476

Date:
3/4/2010

(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: PlanPrep LLC		IRS Empl. Ident. No.: 59-3838272
Item of Form (identify)	Answer	
C. 1., 2., 3., 5. (continued)	<p>FILE RETENTION ON BEHALF OF FINANCIAL PROFESSIONALS PlanPrep maintain backup copies electronically of all of documents generated for the Financial Professional for up to eighteen (18) months after the completion of an engagement, or longer as required by law.</p> <p>Disclaimer PlanPrep and its employees are not authorized or qualified to give legal, tax, accounting and/or property and casualty advice, and the Client will retain his or her own attorney, tax advisor, accountant and/or property and casualty agent regarding these matters.</p> <p>Payments Financial Professionals are responsible for all payments they authorize for PlanPrep's Service. If a Financial Professional permits another person(s) to authorize our Service, that Financial Professional is responsible for any transactions authorized.</p> <p>Privacy All information and advice furnished by either party to the other shall be treated as confidential and proprietary, and shall not be disclosed to third parties except as required by law.</p> <p>PlanPrep agrees that any and all information submitted in accordance with the above paragraph shall be treated on a strictly confidential basis and will not be disclosed to anyone, except PlanPrep's agents and employees or to others of whom the Financial Professional and PlanPrep may agree in writing, or as may be required by law.</p> <p>Notwithstanding language to the contrary, PlanPrep represents and warrants that it has appropriate measures to maintain the security and confidentiality of the Financial Professional's client information which PlanPrep may use, have knowledge of, or have access to as a result of its relationship with the Financial Professional under the terms of this Agreement. PlanPrep further represents and warrants that it will not use any personal information of a Financial Professional or Client for any purpose other than to carry out the activities that were intended under the terms of this Agreement.</p> <p>TYPES OF CLIENTS Other Financial Professionals and Investment Financial Professional Representatives</p> <p>TYPES OF INVESTMENTS Limited Partnerships, businesses and real estate investments.</p>	
2. G.		
3. K., L.		

(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:
PlanPrep LLC

SEC File Number:
801- 66476

Date:
3/4/2010

(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:

PlanPrep LLC

IRS Empl. Ident. No.:

59-3838272

Item of Form (identify)	Answer
4. a. (5), 4. b. (8)	METHODS OF ANALYSIS Financial planning software, Excel spreadsheets, investment policies, asset allocation, Monte Carlo simulation, Morningstar
5.	EDUCATION AND BUSINESS STANDARDS All current and future employees are required to abide by the PlanPrep Employment Agreement, which incorporates our Privacy Policy and Outsourcing Agreement, as well as the CFP® Code of Ethics, while maintaining strict confidentiality of all work performed, unless required to disclose by law enforcement. This policy survives PlanPrep employment indefinitely.
6.	EDUCATION AND BUSINESS BACKGROUND Burton Francis Williamson CFP®, MBA, - Chief Planning Officer and Chief Compliance Officer, PlanPrep LLC - born April 9, 1960 - BA, economics, Columbia University - MBA , marketing, University of Connecticut - College for Financial Planning, Certified Financial Planner TM pre-certification courses. Senior Planning Specialist, LPL Financial Services; Burton Williamson Insurance Agency; Life Insurance Wholesaler, Hartford Life; Financial Consultant, Wells Fargo Investments; Life Specialist, Allstate Financial Services; Advanced Financial Professional Group, American Express Financial Advisors. Licensed to provide life, health and variable insurance products (California only). California Insurance License #0D33315.
7. A., B.	Other Business Activities PlanPrep may act as an insurance agent. PlanPrep's fees do not include advice on insurance needs or insurance products. PlanPrep may also provide tenants-in-common options for real estate investors.
9. E.	INTEREST IN CLIENT TRANSACTIONS PlanPrep may on occasion recommend investment strategies that he has implemented for himself. Full disclosure will be made in writing of any investment recommendation for securities already held by Burton Williamson or any of the PlanPrep staff.
10.	The PlanPrep Code of Ethics appears at the end of Schedule F.. ACCOUNT MINIMUM \$100,000 to open. Account balances may fall below this amount if the aggregate of all accounts is greater than \$1 million. Otherwise, PlanPrep may decide, in its sole discretion, to close the account.

(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:
PlanPrep LLC

SEC File Number:
801- 66476

Date:
3/4/2010

(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:

PlanPrep LLC

IRS Empl. Ident. No.:

59-3838272

Item of Form (identify)	Answer
11. A.	<p>FINANCIAL PLAN REVIEWS - are reviewed to verify that data is complete and entered accurately, and reports show respective financial goals with appropriate projections.</p> <p>INVESTMENT MANAGEMENT ACCOUNT REVIEWS - are reviewed for compliance with the Client's investment policy, which is monitored regularly, but is reviewed at least quarterly.</p> <p>REVIEWER - Burton Williamson, President and Chief Planning Officer, manages all accounts either on a discretionary or non-discretionary basis. Instructions are in each Client's investment policy.</p>
11. B.	<p>FINANCIAL PLANS TO DIRECT CLIENTS - are delivered with an investment policy outlining the client's current situation with recommendations. This is delivered within the first 30 days of our engagement, unless there are extenuating circumstances.</p> <p>REPORTS TO CLIENTS - are received on a quarterly basis, and may be monthly, depending on the level of service required. These reports show their holdings, allocations, performance and expenses incurred.</p> <p>REPORTS TO FINANCIAL PROFESSIONALS - Plans are provided within 15 business days from the day the PlanRequest is received. This time frame is targeted, but not guaranteed.</p>
Miscellaneous	<p>ADDITIONAL DISCLOSURES</p> <p>Arbitration The Client or Financial Professional hereby agrees that all controversies which may arise between the Client or Financial Professional and PlanPrep concerning any transaction or the construction, performance, or breach of this Agreement between the Client or Financial Professional and PlanPrep, whether entered into prior to, on, or subsequent to the date hereof, shall be determined by arbitration. The Client or Financial Professional understands that this agreement to arbitrate does not constitute a waiver of the right to seek a judicial forum where such waiver would be void under federal securities laws.</p> <p>Any arbitration shall be held in the county of San Diego or the American Arbitration Association, pursuant to the Arbitration Laws of the state of California, or before the American Arbitration Association and in accordance with its rules then applying.</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:
PlanPrep LLC

SEC File Number:
801- 66476

Date:
3/4/2010

(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:

PlanPrep LLC

IRS Empl. Ident. No.:

59-3838272

Item of Form (identify)	Answer
Miscellaneous (continued)	<p>Governing Law The Client or Financial Professional and PlanPrep shall comply with all applicable laws, statutes, ordinances and regulations regarding the Client's or Financial Professional's use of PlanPrep's services. This Agreement, and the rights and duties of the parties under it, are governed by the laws of the State of California. The Client or Financial Professional has read and understands the foregoing and agrees to adjudicate disputes arising out of this Agreement, if any, in San Diego County, California. The Client or Financial Professional hereby waives the right to adjudicate matters of this Agreement in any other jurisdiction.</p>
Business Continuity Plan	<p>Overview PlanPrep is committed to providing timely service to our clients and Financial Professionals. We recognize the importance of preparing for various disaster scenarios that could hamper our ability to provide service, and have taken steps to provide for business contingency and continuity planning under a variety of potential scenarios.</p> <p>The plan addresses business disruptions of varying severity and scope at our office in San Diego. It provides for testing at least annually and in response to any material changes affecting our business, and takes into consideration our critical third-party relationships. Although it is impossible to anticipate every scenario, we believe that our plan will enable us to resume doing business upon the occurrence of those events that are most likely to affect our office.</p> <p>We have engaged a reliable third-party to provide us with off-site data back-up at their remote location in another region of the country.</p> <p>Firm-Only Disruptions To respond to a disruption that affects only PlanPrep, such as a computer virus, we have developed an emergency response/crisis management strategy. This strategy will take us through disruptions that affect our operations and will do so through the use of damage assessment and damage mitigation.</p> <p>If this type of disruption takes place, we intend to restore our services and asset management operations (including services that support these operations) immediately with a non-networked computer within our office. However, in light of the various types of disruptions of this nature that could take place, it may take a day or longer for us to resume operations in one or more of these lines of business during any particular disruption.</p> <p>Disruptions that Affect the Office Building In the event of a disruption that affects PlanPrep's office, such as a fire, our plan calls for a response involving location. Immediately, we will resume our services and asset management operations (including services that support these operations) by moving key personnel. Certain key personnel may also work remotely, depending on the building affected, by connecting to the PlanPrep network from a remote location.</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:
PlanPrep LLC

SEC File Number:
801- 66476

Date:
3/4/2010

(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:

PlanPrep LLC

IRS Empl. Ident. No.:

59-3838272

Item of Form (identify)	Answer
Business Continuity Plan (continued)	<p>We intend to resume operations in all of our business lines immediately, but at least within one day after a disruption of this nature occurs. It may, however, take as long as two or three days to resume doing business in one or more lines of operation depending on the building that is affected as well as on the availability of data and applications from our data centers.</p> <p>Disruptions Affecting the Entire City or Business District If a disruption significant enough to affect the entire city or business district, such as an earthquake or terrorist attack, cuts off access to PlanPrep's office, under our plan we will resume clearing, retirement services, and asset management operations (including services that support these operations) within one business day.</p> <p>As above, certain key employees will work remotely and certain operations and support services may be available immediately. We intend to resume operations in all of our business lines within one day after a disruption of this nature occurs. It may, however, take us unto three or four days to recover depending on the availability of data and applications from our data centers and on the availability of key employees.</p> <p>Disruptions Affecting the Entire Southwest Region In the event of a disruption that affects the entire Southwest region such as a regional power outage, we will resume clearing, retirement services, and asset management operations (including services that support these operations) from third-party back-up facilities. PlanPrep intends to resume operations within one day after the disruption occurs, but one or more of our business lines may not be able to resume operations until the disruption is over.</p> <p>Recovery Time Variables In all of the situations described above, PlanPrep expects to continue doing business and expects to resume operations within the specified time frames. However, in the event that a business disruption results in a significant loss of life at our office or otherwise results in our key employees being unavailable or unable to report for service, the recovery times described above may be significantly increased. Furthermore, although we expect to continue operating regardless of the type of disruption, it is impossible to anticipate every scenario. It is, therefore, possible that a significant business disruption could result in PlanPrep deciding that we are unable to continue doing business. In those situations, our plan provides procedures to help ensure that our customers have prompt access to their funds and securities. We continue to assess how our plan takes into consideration our critical third party relationships.</p> <p>Changes and Modifications PlanPrep's business continuity plan is subject to modification. We will promptly post information about updates or modifications to the plan on our website in the event of a disruption.</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:
PlanPrep LLC

SEC File Number:
801- **66476**

Date:
3/4/2010

(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:

PlanPrep LLC

IRS Empl. Ident. No.:

59-3838272

Item of Form (identify)	Answer
PlanPrep's Code of Ethics	<p>We at PlanPrep adhere to the code of ethics of the Financial Planning Association (FPA) and CFP Board. This reflects our commitment to help clients achieve their life goals. In accordance with the founding documents created by the FPA's first board of directors, including the Memo of Intent and Bylaws, all PlanPrep employees are committed to this code of ethics. PlanPrep's Code of Ethics is in recognition of our responsibilities to the public, clients, colleagues and our employees.</p> <p><u>Integrity</u></p> <p>PlanPrep shall offer and provide professional services with integrity. PlanPrep may be placed by clients in positions of trust and confidence. The ultimate source of such public trust is our personal integrity. In deciding what is right and just, we should rely on our integrity as the appropriate touchstone. Integrity demands honesty and candor, which must not be subordinated to personal gain and advantage. Within the characteristic of integrity, allowance can be made for innocent error and legitimate difference of opinion, but integrity cannot co-exist with deceit or subordination of one's principles. Integrity requires everyone at PlanPrep to observe not only the letter but also the spirit of this Code.</p> <p><u>Objectivity</u></p> <p>PlanPrep staff shall be objective in providing professional services to clients. Objectivity requires intellectual honesty and impartiality. It is an essential quality for any professional. Regardless of the particular service rendered or the capacity in which PlanPrep staff functions, PlanPrep staff should protect the integrity of their work, maintain objectivity, and avoid subordination of their judgment that would be in violation of this Code.</p> <p><u>Competence</u></p> <p>PlanPrep staff shall provide services to clients competently and maintain the necessary knowledge and skill to continue to do so in those areas in which we are engaged.</p> <p>One is competent only when he or she has attained and maintained an adequate level of knowledge and skill, and applies that knowledge effectively in providing services to clients.</p> <p>Competence also includes the wisdom to recognize the limitations of that knowledge and when consultation or client referral is appropriate. In addition to assimilating the common body of knowledge required and acquiring the necessary experience, PlanPrep staff shall make a continuing commitment to learning and professional improvement.</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:
PlanPrep LLC

SEC File Number:
801- 66476

Date:
3/4/2010

(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:

PlanPrep LLC

IRS Empl. Ident. No.:

59-3838272

Item of Form (identify)	Answer
PlanPrep's Code of Ethics (continued)	<p><u>Fairness</u></p> <p>PlanPrep staff shall perform professional services in a manner that is fair and reasonable to clients, principals, partners, and employers and shall disclose conflict(s) of interest(s) in providing such services. Fairness requires impartiality, intellectual honesty, and disclosure of conflict(s) of interest(s). It involves a subordination of one's own feelings, prejudices, and desires so as to achieve a proper balance of conflicting interests. Fairness is treating others in the same fashion that we would want to be treated and is an essential trait of our professional.</p> <p><u>Confidentiality and Privacy</u></p> <p>PlanPrep staff shall not disclose any confidential client information without the specific consent of the client unless in response to proper legal process, to defend against charges of wrongdoing by PlanPrep staff or in connection with a civil dispute between PlanPrep and any client. A client, by seeking the services of PlanPrep, may be interested in creating a relationship of personal trust and confidence with PlanPrep. This type of relationship can only be built upon the understanding that information supplied to PlanPrep or other information will be confidential. In order to provide the contemplated services effectively and to protect the client's privacy, PlanPrep staff shall safeguard the confidentiality of such information.</p> <p><u>Professionalism</u></p> <p>The conduct of PlanPrep's staff shall reflect credit upon the profession in all matters. Because of the importance of the professional services rendered by PlanPrep, there are attendant responsibilities to behave with dignity and courtesy to all those who use those services, fellow financial professionals, and those in related professions. PlanPrep also has an obligation to cooperate with financial professionals to enhance and maintain the profession's public image and to work jointly with other professionals to improve the quality of services. It is only through the combined efforts of all professionals in cooperation with other professionals, that this vision can be realized.</p> <p><u>Diligence</u></p> <p>PlanPrep staff shall act diligently in providing professional services. Diligence is the provision of services in a reasonably prompt and thorough manner. Diligence also includes proper planning for and supervision of the rendering of professional services.</p> <p style="text-align: center;">*** End ***</p>

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