

Part 2A of Form ADV: Firm Brochure

Item 1 Cover Page



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This brochure contains important information that you should know about our qualifications and business practices. Please feel free to contact us (see above) if you have questions regarding its content. This brochure has not been approved or verified by the United States Securities & Exchange Commission or any state securities regulator.

Item 2 Material Changes

Since we updated our Form ADV Part II in the Spring of 2010, we have undergone two major changes, as highlighted below.

Information Technology: General

We contracted with a third-party provider of information technology services. In addition to maintaining our on-site hardware and software systems, it performs a daily back-up of all data to locations on the East and West coasts. This assures that we will be able to recover our firm and client data, if our facilities are seriously damaged or destroyed by a natural disaster or otherwise.

Information Technology: Portfolio Management & Reporting System

As of this date, we are upgrading our portfolio management and reporting system from Advent AXYS to Advent Portfolio Exchange®. Using a Software-as-a-Service (SaaS) model called Advent OnDemand®, this system sets the standard in portfolio management and reporting technology. Specifically, it is an end-to-end solution, which integrates all phases of the portfolio management process, such as daily data interface and reconciliation with third-party custodians, portfolio accounting and performance analytics, and client reporting. Advent OnDemand® will allow us to offer clients the very best in data integrity and security, and operating efficiency.

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Firm Brochure

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Brochure Supplement: Greer Gibson Bacon, CFP®

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Item 4 Advisory Business

In 1997, our firm was established by sole shareholder, Greer Gibson Bacon, CFP®. We provide **fee-only** financial planning and investment management services to individuals and families, their trusts, professional practices and closely-held businesses, as described below.

Financial Planning Services

We provide *comprehensive* or *targeted services*, as desired by our client. Both involve defining financial goals and developing strategies to achieve them, but they differ in scope. *Comprehensive services* address all aspects of a client's financial situation, including cash flow and net worth; risk management; income taxes; investments (limited to general recommendations regarding asset allocation, and selection and management guidelines for various asset classes); employee benefits; and, retirement, special needs and/or estate planning. *Targeted services* address one or two aspects only. Advice may be verbal or written.

Investment Management Services

We begin by helping our clients define their financial goals and circumstance, identifying constraints (such as liquidity needs and tax considerations), personal preferences, and risk tolerance. Then, we analyze this information, creating a comprehensive and/or targeted financial plan to help clients understand how their investments might help them reach their goals. Based on this information, we design a custom portfolio for them.

Investment Policy Statement (ISP). An ISP is designed for each client. In addition to summarizing his/her financial goals and circumstance, it establishes a "blueprint" by which his/her portfolio will be managed. Specifically, it defines a suitable asset allocation, guidelines for selecting and managing the various asset classes, and control procedures. Most portfolios are composed of individual securities (common stocks and bonds) and a money market mutual fund. However, *no load* and *load-waived* mutual funds may be used, depending on client preference and in special situations, such as small accounts or participant-directed retirement plans.

Quarterly Reviews. Each quarter, all portfolios are formally reviewed in writing. This review discusses general economic and market conditions; relative performance; and actions anticipated, recommended and taken in relation to the client's ISP. Each client receives a copy of his/her review and may visit with our firm by telephone, email and/or in person, as he/she desires.

Although clients may choose to have their ISP implemented on a discretionary or non-discretionary basis, most clients choose discretionary management. For example, as 12/31/2010, approximately 47 clients had \$47 million under discretionary management, and 2 clients had \$3 million under non-discretionary management.

Ready, Set, Retire!®

Each year, we offer two versions of our popular **Ready, Set, Retire!®** workshop. In the fall, we offer **Ready, Set, Retire!® For Professional Advisors**. This one-day workshop provides continuing education credits for attorneys, CPAs, and others who may be called upon to advise clients regarding retirement planning issues. In the spring, we offer **Ready, Set, Retire!® For Baby Boomers & Their Families**. This one-day workshop provides general education to the public about the issues that they will confront as they plan for retirement. Brochures for upcoming workshops may be obtained by visiting our website or calling our office.

Other Activities & Information

From time-to-time, we engage in other financial and/or investment advisory services, such as providing investment consulting and/or expert opinion services. Also, we may engage in other activities, such as authoring articles and speaking engagements.

Our firm limits its investment management services to publicly-traded cash equivalents, stocks, bonds, and mutual funds. However, it may render advice about private investments (such as sole proprietorships, general or limited partnerships, limited liability companies, and corporations) in the course of providing financial planning services. Such investments may include, but are not limited to, real estate, oil and gas, and professional and/or other ventures.

Item 5 Fees and Compensation

Our firm provides **fee-only** financial planning and investment management services to individuals and families, and their trusts, professional practices and closely-held businesses. This means we do not sell financial products of any kind ... ever. Rather, we are compensated by the fees paid by our clients only, not by commissions, fees, or other compensation paid by any third party. We believe this eliminates conflicts of interest and assures the objectivity of our recommendations.

Initial Interview

No cost or obligation

Prospective clients are invited to an initial interview at *no cost or obligation*. This offers all parties an opportunity to establish rapport and define expectations for a professional relationship. Financial planning and investment management services may be offered as separate and distinct services or in combination, as desired by each client.

Financial Planning Services

Certified Financial Planner™/Principal	\$ 200/hour
Expert Testimony (including depositions)	\$ 300/hour
Staff Analyst/Financial Paraplanner	\$ 50/hour

Fees charged are based on the actual time we spend researching, analyzing, and preparing a financial plan and costs advanced, if any. We are happy to provide a cost estimate upon request.

Investment Management Services

See below

Fees are based on the fair market value (FMV) of client assets under our management, as of the last date in the quarterly review and billing cycle.

If the FMV is:

The annual fee is:

\$ 500,000 or less	1% of FMV (subject to minimum annual fees)
\$ 500,001- 750,000	\$5,000.00 <i>plus</i> .750 of 1% of the amount over \$500,000
\$ 750,001-1,000,000	\$6,875.00 <i>plus</i> .500 of 1% of the amount over \$750,000
\$1,000,001 or more	\$8,125.00 <i>plus</i> .375 of 1% of the amount over \$1,000,000

The combined value of related accounts is used to calculate the fee. This allows clients to obtain a lower fee than if the fee was calculated separately for each account. Fees are paid quarterly in arrears by deduction from the custody account designated by the client. There is a minimum annual fee of \$5,000, which our firm may waive under certain circumstances.

Item 6 Performance-Based Fees and Side-By-Side Management

Not applicable.

Item 7 Types of Clients

Our clients are individuals and families, and their trusts, professional practices and closely-held businesses. As of 12/31/2010, we estimate that at least 75% of our clients are high net worth individuals. As defined by securities regulations, this means they have at least \$750,000 of assets under our management or we believe their net worth exceeds \$1.5 million. However, we welcome growing and other clients who want or need our services. Accordingly, we do not impose a minimum fee for financial planning services and we may waive our \$5,000 minimum fee for investment management services under certain circumstances.

Item 8 Methods of Analysis, Investment Strategies and Risk of Loss

Our philosophy is simple. If you buy quality investments and implement a long-term, disciplined strategy, performance will take care of itself. Over the years, this philosophy has been successful for us.

Methods of Analysis

Our firm believes fundamental analysis is the cornerstone of quality investing. And, that such analysis should be free from the conflicts that naturally arise when a firm engages in broker/dealer sales and investment banking activities. Accordingly, we use economic and securities research prepared by independent research firms only. They include:

- Argus Research Company
- Best Independent Research (BIR)
- Decision Economics
- Market Edge
- Moody's Investor Service
- Morningstar Advisor Workstation, Enterprise Edition
- Standard & Poor's Corporation
- And others

In addition, we use financial newspapers and magazines, company reports and news releases, and prospectuses and regulatory filings to manage client portfolios.

Investment Strategies

Our primary investment strategies are highlighted below.

Investment Objectives & Strategic Allocations

"Every portfolio needs a theme."

We believe every portfolio needs a formal objective, defining its purpose in terms of current and future income, and capital appreciation. Portfolio assets should be allocated in a manner that is likely to achieve the desired result over an extended period of time. The investment objectives and strategic allocations we use are illustrated in the following Table.

Strategic Allocations & Expected Long-term Returns By Investment Objective

Investment Objective	Strategic Allocation of Assets			Expected Gross Return	Standard Deviation
	Cash	Stocks	Bonds		
Growth Portfolio	0%	80-90%	10-20%	9.1%	18.9%
Growth with Income Portfolio	0%	65-75%	25-35%	8.5%	17.2%
Balanced Growth & Income Portfolio	0%	50-60%	40-50%	7.8%	15.6%
Income with Growth Portfolio	0%	25-35%	65-75%	6.7%	12.9%
Income Portfolio	0%	10-20%	80-90%	6.1%	11.2%
Liquidity Portfolio	100%	0%	0%	3.7%	3.1%

This chart illustrates the gross long-term returns and standard deviations for various portfolios, assuming the strategic allocations we assign to our investment objectives. These figures were calculated using the mid-point of each range and historic returns for each asset class¹. However, you are cautioned that these figures are hypothetical and past performance does not guarantee future results. Also, you are cautioned that it is not possible to invest directly in a securities index, which means you should adjust the expected returns for normal expenses, such as management fees, brokerage commissions, and other expenses.

Fixed Income: Selection & Management Guidelines

“You buy bonds for safety and current income.”

Our fixed income (bond) strategy emphasizes a well-diversified portfolio of investment grade bonds. Under normal market conditions, we buy intermediate-term bonds that mature in 7-12 years with similar weightings in each year. However, we maintain the flexibility to shorten or lengthen the maturity schedule or weightings, based on anticipated changes in the level and direction of interest rates and other factors.

Equities: Selection & Management Guidelines

“You buy stocks for capital appreciation and future income.”

Our equity (common stock) strategy emphasizes buying high quality, large cap stocks for the long haul. Descriptively, these are the common stocks of major corporations that are acknowledged leaders in their industries. They are recognized by their superior financial strength, earnings growth, and return-on-equity, as compared to their industry peers. Most, but not all, pay secure and growing dividends. We believe that common stocks should be well-diversified across and within industry sectors.

¹ Ibbotson® SBBI® 2009 Classic Yearbook, Market Results for Stocks, Bonds, Bills and Inflation 1926-2009, Morningstar®, Chicago, IL (2010).

Mutual Funds: Selection & Management Guidelines

“You buy mutual funds for professional management, diversification, and convenience services.”

Our mutual fund strategy emphasizes diversified investment companies, which are managed in a way that is consistent with our guidelines for individual securities. Also, it emphasizes selecting and managing mutual funds, based on the general reputation of the fund family, manager tenure, and long-term performance. Stock fund performance is compared to the Standard & Poor’s 500 Index and bond fund performance is compared to the Barclay’s Capital Aggregate Bond Index.

Rebalancing

“If you compare the strategic allocation for your portfolio to its actual allocation, your portfolio will tell you what to do.”

Our rebalancing strategy emphasizes increasing or decreasing holdings in stocks and bonds whenever the clients actual allocation deviate from the client’s strategic allocation. That said; we may defer rebalancing from time-to-time, if it would result in excessive cost to our client in terms of income taxes payable or other factors. A rebalancing strategy is employed within assets classes, as well.

Risk of loss

All investments involve risk and clients should understand that risks can be managed, but not eliminated. The following outlines the basic risks clients face and how we endeavor to manage them.

Risk tolerance. When we assign an investment objective to a client portfolio, we attempt to assess risk tolerance. *This is a subjective matter.* For example, most investors believe they have high risk tolerance in bull markets and low risk tolerance in bear markets. We take a two prong approach to assessing risk tolerance. Specifically, we:

1. Explain how different portfolios are constructed, and their expected long-term returns and standard deviations. *Standard deviation is a measure of risk.* Specifically, it is an indicator of how much a given portfolio is likely to fluctuate up or down on a yearly basis. For example, a balanced portfolio might be expected to fluctuate up 7.8% plus or minus 15.6%. Clients are advised that exceptional fluctuations can (and do) occur from time-to-time.
2. Prepare financial projections to help our clients understand how much their portfolios must earn in order to achieve their financial goals. From there, we query clients about their desire to take risk. For example, *if you can achieve your financial goals with a balanced portfolio, do they want to take the risk associated with a growth portfolio?*

Fixed Income Risks. Investors assume three basic risks when they buy bonds. They assume:

1. Credit risk, which is the risk that an issuer may default on its promise to pay principal and interest in a timely manner. We manage this risk in two ways. One, we buy only investment grade bonds and we monitor their credit ratings on a regular basis. Two, we diversify bond holdings to limit our clients' monetary exposure to any one issuer.
2. Interest rate risk, which is the risk that bond prices will fall when interest rates rise. Generally speaking, bond prices will fall more for the longer the bond maturity and the lower its credit quality. Again, we manage this risk in two ways. One, we buy only investment grade bonds, as described above. Two, we emphasize intermediate-term bonds, maturing in 7-12 years. That said; we retain the flexibility to shorten maturities when rates are likely to rise or lengthen them when rates are likely to fall.
3. Inflation risk, which is the risk that inflation will erode the purchasing power of "fixed income" payments over time. For example, \$10,000 in interest today will have purchasing power of only \$7,441 in 10 years, assuming average inflation of 3% annually. Although this risk may be somewhat managed by buying adjustable rate bonds, we manage inflation risk by investing in common stocks.

Equity Risks. Investors assume three basic risks when they buy common stocks. They assume:

1. Economic risk, which is the risk that company profits will slow or decline, or that it may experience losses, if the economy slows or falls into recession. We manage this risk by monitoring economic research on a regular basis, and adjusting targeted allocations within our strategic ranges. Also, we manage it by investing primarily in large cap companies with the financial wherewithal to weather hard times, and diversifying holdings across and within industry sectors.
2. Business risk, which is the risk that a company may lose its industry position, based on poor management, failure to innovate products or services, and other factors. We manage this risk by monitoring industry and company research on a regular basis, and investing primarily in large cap companies that lead their industries. Also, we manage it by diversifying holdings across and within industry sectors.
3. Market risk, which is the risk that a common stock may stagnate or fall in value because of general market conditions or investor preference. We manage this risk by investing for the long haul, recognizing that markets rise and fall, and industry sectors go in and out-of-favor with investors. Ultimately, a stock price is driven by a company's ability to grow its earnings and share those earnings with its investors. This is why we prefer common stocks with secure, growing dividends.

Although we make a diligent effort to determine the best portfolio for each client, this does not guarantee our risk assessment will be correct or that factors beyond our control will not interfere with it. Nor can we guarantee that our risk management techniques will always be effective.

Item 9 Disciplinary Information

There is no legal and/or disciplinary information to report.

Item 10 Other Financial Industry Activities and Affiliations

Not applicable.

Item 11 Code of Ethics, Participation/Interest in Client Transactions, Personal Trading

As a registered investment advisor, we owe a fiduciary duty to our clients. This includes always placing their best interests ahead of our own and avoiding actual or potential conflicts of interest. Accordingly, we maintain a Code of Ethics, including a Privacy Policy designed to protect the confidentiality of client personal and financial information. Copies may be obtained upon request.

Our firm and employees do not engage in principal transactions, wherein it/they buy securities from (or sells securities to) client accounts ... ever. However, it/they may buy and sell the same securities in the open market. In such cases, neither the firm nor employees may have more than a *de minimum* holding in the security or be capable of influencing the value of the security in any way.

Item 12 Brokerage Practices

Our firm has an arrangement with Fidelity Institutional Wealth Services (FIWS), wherein we utilize institutional platform services including, but not limited to, brokerage, custody, and related services. For example, it allows us to (a) access client account data; (b) execute trades; (c) obtain third-party research, pricing, and market data; (d) collect fees from client accounts; and (e) facilitate back-office functions, recordkeeping, and client reporting. Also, it allows for a critical interface with our portfolio management and reporting system, as described under Item 2 Material Changes. Subject to certain exceptions, our investment management clients are required to establish custody accounts with FIWS.

FIWS does not charge our firm or clients for custody services. Rather, it is compensated by transaction-related or asset-based fees for trades it executes or settles. In general, it charges discounted commissions for equity transactions (\$8.00/trade) and may charge for certain fixed income and certain no-load mutual fund transactions. FIWS provides us with access to thousands of no-load or load-waived mutual funds where no transaction fee is charged. Our firm does not participate in any transaction-related or asset-based fees charged by FIWS ... ever.

FIWS provides our firm with certain research products and services that qualify as “brokerage or research services” under Section 28(e) of the Securities Act of 1934. This means that we receive research or services free or at reduced cost based on our arrangement with them. We believe that this serves the best interest of our clients because it allows us to administer and manage client accounts efficiently, which, in turn, allows us to keep our fees low.

Item 13 Review of Accounts

All financial planning and/or investment reviews are conducted by Greer Gibson Bacon, CFP®, with supporting services provided by our Staff Analyst and/or Office Manager, as required.

Financial Planning

From time-to-time, clients may be contacted to review their financial plans, depending on their preference. The scope and functions of such review are based on whether the relationship is comprehensive or targeted, and client needs.

Investment Management

Records of all clients accounts are maintained on our portfolio management and reporting system as described under Item 2, Material Changes, Information Technology: Portfolio Management & Reporting System. Each client portfolio is formally reviewed in writing at least quarterly. This review discusses general economic and market conditions, performance, and actions anticipated, recommended and/or taken in relation to the client's ISP. The client receives a copy of this review and may communicate with our firm via telephone, email or in person, as desired by the client.

Item 14 Client Referrals and Other Compensation

Our firm does not compensate any individual and/or entity for client referrals. Also, our firm does not accept compensation for referring our clients to individuals and/or entities, such as attorneys, CPAs, and/or other professionals.

Item 15 Custody

Our firm does not take custody of client cash and/or securities. Instead, we require clients have their assets held in custody by an independent third-party custodian, Fidelity Institutional Wealth Services (FIWS), as described under Item 12, Brokerage Services. However, from time-to-time, we may approve an alternative custodian. Our firm does *not* have authority to withdraw funds or securities, except for quarterly fees in arrears or costs paid on behalf of Client.

Item 16 Investment Discretion

Our investment management clients may choose to have their ISP implemented on a discretionary or non-discretionary basis, as described below.

Discretionary Management

When a client grants us discretionary authority, they give us permission to buy or sell securities for their account without their prior approval. This permission is granted using a *Discretionary Investment Management Agreement* and our actions must conform to the client's written ISP.

Non-Discretionary Management

When clients do not grant us discretionary authority, they execute a *Non-Discretionary Investment Management Agreement*. In this case, we make written recommendations in their Quarterly Reviews that conform to his/her written ISP and they must approve them before we will implement them.

Item 17 Voting Client Securities

Our firm does not vote client proxies, unless an account is subject to the *Employee Retirement Income Security Act of 1974 (ERISA)*, as amended, and the trustee or named fiduciary is not designated to do so. In such cases, clients may request copies of all proxies voted on their behalf.

Item 18 Financial Information

Our firm is not required to publish its balance sheet condition. However, we do not have any financial condition to disclose, which might impair our ability to meet our financial obligations to our clients and others.

Item 19 Requirements for State-Registered Advisers

Not applicable.

Part 2B of Form ADV: Brochure Supplement

Item 1 Cover Page

Greer Gibson Bacon, CFP®

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This brochure supplement is provided as an attachment to our firm brochure. Please contact us if our firm brochure is not attached or you have questions about its content. You may find more information about Greer Gibson Bacon, CFP® on the SEC website at www.adviserinfo.sec.gov and Certified Financial Planner™ Board of Standards website at www.cfp.net.

Item 2 Educational Background and Business Experience

NAME: Greer Gibson Bacon, CFP®

DATE OF BIRTH: September 23, 1955

BACKGROUND: EMPLOYMENT

1997-Present **President, Asset Planning & Management, Inc., Spokane, WA.**

1997, passed Uniform State Investment Advisor Law (Series 65) exam and registered firm as an investment advisor.

Firm provides *fee-only* financial planning and investment management services to individuals and families, and their trusts, professional practices and businesses. Jurisdiction Securities & Exchange Commission (SEC) with notice filings in Washington and Idaho.

1986-1996 **Vice President/Manager, Investment Services & Trust Business Development Departments of Washington Trust Bank, Spokane, WA.**

1986, completed Trust Business Development School (Personal Trust), Cannon Financial Institute, University of North Carolina, Charlotte, NC.

1987, completed Trust Business Development School (Employee Benefit Trust), Cannon Financial Institute, University of North Carolina, Charlotte, NC.

1988, registered bank as a Government Securities Broker/Dealer and, as an individual, registered as a Government Securities Representative and Principal. No examination required.

1989, registered bank as a Municipal Securities Dealer Bank and, as an individual, passed exams and registered as Municipal Securities Representative (Series 52) and Municipal Securities Principal (Series 53).

1990, licensed bank as a Life & Disability Agent and, as an individual, passed exam and licensed as Life & Disability Agent by State of Washington.

1994, completed Certified Financial Planner™ (CFP®) Professional Education Program, College for Financial Planning, Denver, CO. Passed exam, licensed as CFP® by CFP® Board of Standards.

Appointed by WTB Board of Directors as bank officer responsible for supervision of securities activities and provision of investment advice to bank customers (approximately \$300 million in customer assets), and compliance with applicable regulations. Supervised trust sales to bank customers (approximately \$100 million in customer assets). Bank customers included individuals, and their families, trusts, professional practices and businesses. Jurisdiction Federal Deposit Insurance Corporation (FDIC), State of Washington, Department of Financial Institutions and Office of the Insurance Commissioner.

1979-1985

Account Executive, Smith Barney, Harris Upham & Company, Seattle, WA.

1980, passed exams and licensed as a General Securities (Series 7) and Commodity Futures (Series 3) Representatives, passed Uniform Securities Agent State Law (Series 63) exam.

Sold securities, including cash equivalents, stocks, bonds, mutual funds, options, limited partnerships, and private placements to individuals and businesses. Jurisdiction SEC, New York Stock Exchange, States of Washington, Idaho, California, and New York.

PROFESSIONAL ASSOCIATIONS

Former Member, State of Washington, Securities Advisory Committee, by appointment Governor Christine Gregoire (RCW 21.20.550). Although formally discontinued in 2009 due to budget issues, this committee (of which I remain an active member) continues meeting as the Interested Persons Committee. It advises the Director of the Department of Financial Institutions regarding securities-related issues.

Member, State of Washington, Financial Literacy Public Private Partnership (FLPPP), by appointment Governor Christine Gregoire. Previously, this committee was the Financial Literacy Work Group (SB 6272), of which I was a member. Its develops/monitors financial literacy curriculums and certifications for Washington schools.

Member, Financial Planning Association (FPA), National and Spokane Chapter. Director/Program & Membership Chairperson of Spokane chapter. Ask A Planner columnist.

Member, Spokane Estate Planning Council. Director/Membership Chairperson 2009-2010, Director/Secretary-Treasurer 2010-2011, Director/Vice President 2011-2012. Program committee member.

Member, National Association of Securities Dealers (NASD) Regulation, Incorporated, Board of Arbitrators (Arbitrator Number A30973).

EDUCATION

1977 Master of Arts/Speech, Washington State University, Pullman, WA.

1976 Bachelor of Arts/Speech, Washington State University, Pullman, WA.

Item 3 Disciplinary Information

There is no legal or disciplinary information to report.

Item 4 Other Business Activities

None.

Item 5 Additional Compensation

None.

Item 6 Supervision

Greer Gibson Bacon, CFP®, is sole shareholder of Asset Planning & Management, Inc. As such, she is responsible for supervising all employees and she does not have a supervisor within the firm.

Item 7 Requirements for State-Registered Advisers

Not applicable.