

Firm Brochure
(Part 2A of Form ADV)

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This brochure provides information about the qualifications and business practices of The Planning Center, Inc. (TPC). If you have any questions about the contents of this brochure, please contact TPC at: (309) 797-4030, or by email at CLIENTSERVICES@THEPLANNINGCENTER.COM. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority.

Additional information about TPC is available on the SEC's website at www.adviserinfo.sec.gov

January 1, 2011

Material Changes

Annual Update

The Material Changes section of this brochure will be updated annually when material changes occur since the previous release of the Firm Brochure.

Material Changes since the Last Update

The U.S. Securities and Exchange Commission issued a final rule in July 2010 requiring advisers to provide a Firm Brochure in narrative “plain English” format. The new final rule specifies mandatory sections and organization.

Full Brochure Available

Whenever you would like to receive a complete copy of TPC's Firm Brochure, please contact TPC by telephone at: (309) 797-4030 or by email at:

CLIENTSERVICES@THEPLANNINGCENTER.COM.

The most recent version of TPC's Firm Brochure is also available on TPC's website, www.theplanningcenter.com.

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Advisory Business

Firm Description

The Planning Center, Inc. (TPC) was founded in 1998.

TPC provides personalized confidential financial planning and investment management to individuals, pension and profit sharing plans, trusts, estates, charitable organizations and small businesses. Advice is provided through consultation with the client and may include: determination of financial objectives, identification of financial problems, cash flow management, tax planning, insurance review, investment management, education funding, retirement planning, and estate planning.

TPC is strictly a fee-only financial planning and investment management firm. TPC recommends investments that may include stocks, bonds, and/or mutual funds, but does not collect any commissions from these recommendations. The firm does not sell insurance, stocks, bonds, mutual funds, limited partnerships, or other commissioned products. The firm is not affiliated with entities that sell financial products or securities. No commissions in any form are accepted. No finder's fees are accepted.

Depending on the service engagement, advice is provided with the client making the final decision on investment selection. TPC does not act as a custodian of client assets. The client always maintains asset control. TPC manages clients' portfolios on a discretionary basis and has limited power of attorney to execute transactions on behalf of clients without obtaining specific client consent prior to every transaction. This authority is limited to managed accounts and is practiced within the signed Investment Policy Statement arrived upon during client meetings. This authority includes portfolio rebalancing and freeing up cash for client distributions and management fees as needed.

A written evaluation of each client's initial situation is provided to the client, often in the form of reports from TPC's online planning software, www.financeware.com. Periodic reviews are also communicated to provide reminders of the specific courses of action that need to be taken. More frequent reviews occur but are not necessarily communicated to the client unless immediate changes are recommended.

Other professionals (e.g., lawyers, accountants, insurance agents, etc.) are engaged directly by the client on an as-needed basis. Conflicts of interest will be disclosed to the client in the unlikely event they should occur.

The initial meeting, which may be by telephone, is free of charge and is considered an exploratory interview to determine the extent to which financial planning and investment management may be beneficial to the client.

Principal Owners

Martin Kurtz, CFP® is a 90% stockholder. Eric Kies, CFP® is a 3% stockholder. Matthew Sivertsen, CFP® is a 7% stockholder.

Types of Advisory Services

TPC provides investment supervisory services, also known as asset management services, and furnishes investment advice through consultations.

On more than an occasional basis, TPC furnishes advice to clients on matters not involving securities, such as financial planning matters, taxation issues, and trust services that often include estate planning.

As of December 31, 2010, TPC manages approximately \$196,486,116 in assets in approximately 1,024 accounts. All \$196,486,116 in assets are managed on a discretionary basis.

Tailored Relationships

The goals and objectives for each client are documented in client notes and TPC's online financial planning software. Investment policy statements are created that take into account those stated goals and objectives, as well as client risk tolerance. Clients may impose restrictions on investing in certain securities or types of securities.

Agreements may not be assigned without client consent.

Types of Agreements

The following agreements define the typical client relationships:

The Capstone Wealth Program™

The capstone is defined as "the high point: a crowning achievement." The Capstone Wealth Program™ is The Planning Center, Inc (TPC)'s comprehensive and holistic wealth management service. The program is designed to examine the client's entire financial picture and blend both financial and life conversations.

The TPC Approach to financial planning follows three levels of dialogue:

- Dialogue 1 – Accuracy
 - A review of cash flow, cash reserves, debt structure, insurance and estate plan. This analytical foundation is necessary to know what resources are available today and potentially in the future.
- Dialogue 2 – Sincerity
 - Review of goals and objectives and risk management. This is the stage at which a Model Portfolio is developed and plans for financial growth are identified.
- Dialogue 3 –Authenticity
 - Examines the overall satisfaction with the client's current financial life. As a client's plan matures alongside their holdings, the ultimate goal is to help a client put purpose to their finances.

The Capstone Wealth Program™ covers all of the components of the TPC Approach as stated above, as well as the services available through the Investment Supervisory Services (Asset Management). The Capstone Wealth Program™ is designed to bring structure and clarity to a client's finances. The initial process consists of three to four meetings where the clients and advisors will work through the client's situation and develop recommendations to help bring them closer to their financial goals. From there, a regular review process starts to update, monitor, and modify the financial plan as needed. This means two to four meetings per year.

The retainer is a percentage of Net Worth added to a percentage of Income (AGI) as follows:

Net Worth from \$0 - \$2,500,000	0.50%
Net Worth from \$2,500,001 - \$10,000,000	0.25%
Net Worth for \$10,000,001 and over	0.10%
Income (AGI)	1.00%

Minimum annual retainer fee is set at \$3,000. The fees as they apply to The Capstone Wealth Program™ are not negotiable.

The Cornerstone Program™

A cornerstone is defined as "a stone forming a part of a corner or angle in a wall. A basic element." The Cornerstone Program™ was created to provide unbiased and conflict-free advice on the fundamentals of financial planning.

The staff of TPC noticed a need for a scaled-down version of The Capstone Wealth Program™, especially amongst the children of TPC's clients and for young professionals who were beginning to build their financial future. This program is designed to teach and monitor the most fundamental components of financial management:

- Establishing and tracking Net Worth. This helps to create a better understanding of a client's overall financial situation and provides context to help make better financial decisions.
- Planning and managing cash flow. Cash flow is the engine that drives the entire financial plan. By using the First Step Cash Management System® clients will begin to understand how to use their resources to work towards meaningful financial goals.
- Establishing and maintaining a proper emergency fund. The emergency fund protects the rest of a clients' financial life and goals.
- Debt management and/or reduction. Through the First Step Cash Management System® debt will be reviewed and a plan developed to reduce any debt, or to help clients understand what an appropriate amount of debt would be before making any purchasing decisions.
- And, perhaps most importantly, establishing and tracking goals. By setting goals and then meeting periodically to review progress, clients will dramatically increase the likelihood of achieving goals.

The initial process consists of two steps. During the initial meeting The Cornerstone Profile™, a summary of the client's financial life and goals, will be built. TPC will also begin to build the client's Net Worth statement and introduce them to The First Step Cash Management System®. One to three weeks later there will be a follow-up meeting called The Cornerstone Experience™, which is a review of goals, transitions and concerns, and the implementation of the First Step Cash Management System® is finalized. After that, The Cornerstone Review™ begins, which is a periodic review and update of the client's financial plan and goals. The Cornerstone Review™ should happen approximately every six months.

The price for The Cornerstone Program™ is \$100/month or \$1,000/year if paid up front (a 15% discount). For any work needed beyond what is described above, such as Risk Profiling, Asset Allocation or Retirement Planning, fees for hourly planning are \$250/hour as described in the Financial Planning Agreement section below.

Fees for The Cornerstone Program™ are not negotiable.

Investment Supervisory Services (Asset Management)

TPC also manages investment portfolios for individuals, qualified retirement plans, trusts and small businesses. TPC will work with the client to determine the client's investment objectives, investor risk profile and investment time frame and will design a written Investment Policy Statement. TPC uses investment and portfolio allocation software to evaluate alternative portfolio designs. Once implemented, TPC will then continuously monitor the client's portfolio holdings and the overall asset allocation strategy and hold regular review meetings with the client regarding the account.

TPC will typically create a portfolio of no-load mutual funds, and may use model portfolios if the models match the client's investment policy. TPC primarily recommends portfolios consisting of mutual funds offered by Dimensional Fund Advisors (DFA). DFA-sponsored mutual funds follow a passive asset class investment philosophy with low holdings turnover. Client portfolios may also include some individual equity securities that a client held upon the start of an advisory relationship with TPC. Although TPC does not recommend new investments in individual stocks, it will provide advice regarding a client's holdings.

Fund companies charge each fund shareholder an investment management fee that is disclosed in the fund prospectus. Discount brokerages may charge a transaction fee for the purchase of some funds.

Stocks and bonds may be purchased or sold through a brokerage account when appropriate. The brokerage firm charges a fee for stock and bond trades. TPC does not receive any compensation, in any form, from fund companies.

Investments may also include: equities (stocks), warrants, corporate debt securities, commercial paper, certificates of deposit, municipal securities, investment company securities (variable life insurance, variable annuities, and mutual funds shares), and U. S. government securities.

Initial Public Offerings (IPOs) are not available through TPC.

For asset management services for existing clients, TPC charges an annual fee based on a percentage of assets under management according to the following basic fee schedule:

AUM	% FEE
\$0 - \$250,000	1.25%
\$250,001 - \$500,000	1.00%
\$500,001 - \$1,000,000	0.75%
\$1,000,001 - \$2,500,000	0.50%
\$2,500,001 - \$10,000,000	0.25%
\$10,000,001 and over	0.10%

All fees are based on the market value of the client's portfolio on the last day of each quarter. The fees as they apply to Asset Management are not negotiable.

Financial Planning Agreement

TPC provides financial planning advice, supplying analysis and recommendations in the areas of business planning, investment planning, children's education, retirement planning, life and health insurance, estate planning, and tax planning. TPC also reviews the questionnaire and related documents supplied by the client, and prepares a written report outlining a custom financial plan. Implementing the recommendations requires the client to work closely with his/her attorney, accountant, insurance agent and possibly their stockbroker of choice. However, implementation is entirely at the client's discretion.

The plan will include a general discussion of the impact of taxes and inflation upon asset accumulation and financial security, both currently and in the future, a summary of assumptions used in preparing the financial plan and/or estate analysis, a detailed discussion of the client's objectives with consideration of personal risk attitudes, and recommendations for attainment of objectives and additional steps to be considered in the achievement of financial security. Plan modules may include retirement planning, business planning, investment planning, estate analysis, generational planning and any other specialized objectives that a particular client may request.

The advisory client may contract for all or a portion of TPC's financial planning services. Fees for services furnished under this agreement shall be at a rate of \$250 per hour for advisor time and \$75 per hour for staff time.

Hourly rate fees (typically research and document preparation as well as meeting time) shall be due and payable as billed, at least on a quarterly basis. Clients may request annual updates to financial plans to be performed by TPC for an additional fee or time billable.

The fees as they apply to the Financial Plan Agreement are not negotiable.

Termination of Agreement

A Client may terminate any of the aforementioned agreements at any time by notifying TPC in writing and paying the rate for the time spent on the investment advisory engagement prior to notification of termination. TPC will refund any unearned portion of the advance payment.

TPC may terminate any of the aforementioned agreements at any time by notifying the client in writing. If the client made an advance payment, TPC will refund any unearned portion of the advance payment.

Fees and Compensation

Description

TPC bases its fees on a percentage of assets under management, hourly charges, and calculated annual retainers depending on the level of service

Fees are not negotiable.

Employees and family members of TPC are entitled to an employee discount on offered services from TPC.

Fee Billing

Asset Management fees and The Capstone Wealth Program™ fees are billed quarterly in advance, meaning that TPC invoices the client before the three-month billing period has begun. Payment in full is expected upon invoice presentation. Fees are usually deducted from a designated client account to facilitate billing. The client must consent in advance to direct debiting of their investment account.

Fees for the The Cornerstone Program™ are payable annually or monthly, and payment is expected upon invoice presentation. These fees can be deducted from a designated client account to facilitate billing. The client must consent in advance to direct debiting of their investment account.

Other Fees

TPC primarily utilizes Trust Company of America (TCoA) as a custodian for client accounts. TCoA charges an asset-based administration fee but no transaction fees for mutual funds. The tiered fee schedule used by TCoA is:

Tier 1	\$0 - \$100,000	0.30%
Tier 2	\$100,000 - \$250,000	0.18%
Tier 3	\$250,000 - \$500,000	0.05%
Tier 4	\$500,000 - \$1,000,000	0.02%
Tier 5	\$1,000,001 - \$2,000,000	0.01%
Tier 6	\$2,000,000 and over	0.00%

The minimum annual account fee is \$100 and the maximum annual account fee is \$895.

Another custodian utilized by TPC is TD Ameritrade. TD charges transaction fees on purchases or sales of certain mutual funds and exchange-traded funds.

These transaction charges are usually small and incidental to the purchase or sale of a security. The selection of the security is more important than the nominal fee that the custodian charges to buy or sell the security.

Expense Ratios

Mutual funds generally charge a management fee for their services as investment managers. The management fee is called an expense ratio. For example, an expense ratio of 0.50 means that the mutual fund company charges 0.5% for their services. These fees are in addition to the fees paid by you to TPC. The management fee charged by mutual funds is available for viewing in the fund prospectus at any time.

Performance figures quoted by mutual fund companies in various publications are after their fees have been deducted.

Past Due Accounts and Termination of Agreement

TPC reserves the right to stop work on any account that is more than 90 days overdue. In addition, TPC reserves the right to terminate any financial planning engagement where a client has willfully concealed or has refused to provide pertinent information about financial situations when necessary and appropriate, in TPC's judgment, to providing proper financial advice. Any unused portion of fees collected in advance will be refunded within 30 days.

Performance-Based Fees

Sharing of Capital Gains

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

TPC does not use a performance-based fee structure because of the potential conflict of interest. Performance-based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client.

Types of Clients

Description

TPC generally provides investment and financial planning advice to individuals, families (generational planning), qualified retirement plans, trusts and small businesses.

Client relationships vary in scope and length of service.

Account Minimums

Clients receiving service through The Capstone Wealth Program™ will be assessed a \$3,000 minimum annual fee. TPC will review the different levels of service and the related costs with every client so the best level of service at the best cost is apparent to clients.

Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis

Security analysis methods may include charting, fundamental analysis, technical analysis, and cyclical analysis.

The main sources of information include financial newspapers and magazines, inspections of corporate activities, research materials prepared by others, corporate rating services, timing services, annual reports, prospectuses, filings with the Securities and Exchange Commission, and company press releases.

Other sources of information that TPC may use include Morningstar Principia mutual fund information, Morningstar Principia stock information, Advisor Intelligence, and the World Wide Web.

Investment Strategies

TPC supports passive investing, using no-load mutual funds consisting primarily of mutual funds offered by Dimensional Fund Advisors (DFA). DFA sponsored mutual funds follow a passive asset class investment philosophy with low holdings turnover.

The investment strategy for a specific client is based upon the objectives stated by the client during consultations as well as the client's risk tolerance. The client may change these objectives at any time. Each client executes an Investment Policy Statement that documents their objectives and their desired investment strategy and assigns a Model Portfolio. TPC supervises the accounts and manages to that Model Portfolio on a discretionary basis.

Other strategies may include a Tactical Model Portfolio, which allows TPC to adjust the equity portion of managed client accounts by up to 20% at the discretion of TPC. Any adjustments will be made according to the historical price to book ratio of the major indexes included in the portfolio. Any adjustments according to the Tactical Model Portfolio will only be triggered by market events.

Risk of Loss

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks:

- **Interest-rate Risk:** Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- **Market Risk:** The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying

circumstances. For example, political, economic and social conditions may trigger market events.

- **Inflation Risk:** When any type of inflation is present, a dollar today will not buy as much as a dollar last year, because purchasing power is eroding at the rate of inflation.
- **Currency Risk:** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- **Reinvestment Risk:** This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- **Business Risk:** These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- **Liquidity Risk:** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- **Financial Risk:** Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

Disciplinary Information

Legal and Disciplinary

The firm and its employees have not been involved in legal or disciplinary events related to past or present investment clients.

Other Financial Industry Activities and Affiliations

Financial Industry Activities

TPC is registered with the Securities and Exchange Commission (SEC) as a Registered Investment Advisor (RIA). Neither TPC nor any affiliated advisors are affiliated with a broker-dealer firm.

Affiliations

The founders of TPC opened a Registered Investment Advisory (RIA) firm in 2010 called The Planning Center Advisors, Inc (TPCA). TPCA operates as a Turnkey Asset Management Program (TAMP) offering investment advisory services to clients as an outsourcing option for advisors. There are no conflicts of interest at this time.

Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Code of Ethics

The employees of TPC have committed to a Code of Ethics that is available for review by clients and prospective clients upon request. The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

Participation or Interest in Client Transactions

TPC and its employees may buy or sell securities that are also held by clients. Employees may not trade their own securities ahead of client trades. Employees comply with the provisions of the TPC Compliance Manual.

Personal Trading

The Chief Compliance Officer of TPC is Susan Serre. She reviews qualified Access Person trades each quarter, and verifies annually the holdings of all employee accounts. Her trades are reviewed by Eric Kies, COO. The personal trading reviews ensure that the personal trading of employees does not affect the markets. The reviews also verify that clients of the firm receive preferential treatment. Since most employee trades are small mutual fund trades or exchange-traded fund trades, the trades do not affect the securities markets.

Brokerage Practices

Selecting Brokerage Firms

TPC does not have any affiliation with product sales firms. Specific custodian recommendations are made to clients based on their need for such services. TPC recommends custodians based on the proven integrity and financial responsibility of the firm and the best execution of orders at reasonable commission rates.

TPC recommends discount brokerage firms and trust companies (qualified custodians), such as Trust Company of America (TCoA). TCoA works with TCAdvisors Network, Inc. (TCAN) as their broker/dealer of record.

In certain special circumstances, TPC will also recommend TD Ameritrade Institutional to clients as the custodian and broker-dealer of record.

TPC *does not* receive fees or commissions from any of these arrangements.

Best Execution

TPC reviews the execution of trades at each custodian annually. The review is documented in the TPC Compliance Manual. Trading fees charged by the custodians is also reviewed on an annual basis. TPC does not receive any portion of the trading fees. TPC will negotiate the commission rate clients will pay if possible.

Soft Dollars

TPC receives the use of trading software from Trust Company of America. All clients directly benefit from this arrangement as it increases the efficiency of TPC's investment program.

Order Aggregation

Most trades are mutual funds or exchange-traded funds where trade aggregation does not garner any client benefit.

Review of Accounts

Periodic Reviews

Account reviews are performed periodically by advisors Martin Kurtz, CFP®, Eric Kies, CFP® and Matthew Sivertsen, CFP®. Account reviews are performed more frequently when market conditions dictate or upon client request.

Review Triggers

Other conditions that may trigger a review are changes in the tax laws, new investment information, and changes in a client's own situation.

Regular Reports

Account reviewers are members of the firm's Investment Committee. They are instructed to consider the client's current security positions and the likelihood that the performance of each security will contribute to the investment objectives of the client.

Clients receive periodic communications on at least an annual basis reviewing their accounts and financial lives.

Client Referrals and Other Compensation

Incoming Referrals

TPC has been fortunate to receive many client referrals over the years. The referrals came from current clients, estate planning attorneys, accountants, employees, personal friends of employees and other similar sources. TPC currently has a Solicitor's Agreement in place with a CPA. As a solicitor for TPC, they participate in the review process with clients and are paid a percentage ranging from 15% to 20% of the annual fee for referrals and assistance in client service and requested work.

Referrals Out

TPC does not accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them.

Custody

Account Statements

All assets are held at qualified custodians, which means the custodians provide account statements directly to clients at their address of record. Trust Company of America provides statements quarterly. TD Ameritrade provides statements monthly. Statements are also available from the custodians online.

Performance Reports

Clients are urged to compare the account statements received directly from their custodians to the quarterly performance report statements provided by TPC.

Net Worth Statements

Clients participating in The Capstone Wealth Program™ build and review their Net Worth Statement at least annually.

Investment Discretion

Discretionary Authority for Trading

TPC accepts discretionary authority to manage securities accounts on behalf of clients. TPC has the authority to determine, without obtaining specific client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold. However, TPC consults with the client prior to each trade to obtain concurrence if a blanket trading authorization has not been given.

The client approves the custodian to be used and the commission rates paid to the custodian. TPC does not receive any portion of the transaction fees or commissions paid by the client to the custodian on certain trades.

Discretionary trading authority facilitates placing trades in client accounts on a client's behalf so that TPC may promptly implement the investment policy that the client has approved in writing. Discretionary trading authority is limited to managed accounts and is practiced within the signed Model Portfolio/Investment Policy Statement approved by the client. This authority includes portfolio rebalancing and freeing up cash for client distributions and management fees as needed.

Limited Power of Attorney

A limited power of attorney is a trading authorization for this purpose. The client signs a limited power of attorney so that TPC may execute the trades that the client has approved.

Voting Client Securities

Proxy Votes

TPC does not vote proxies on securities. Clients are expected to vote their own proxies.

Financial Information

Financial Condition

TPC does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients.

A balance sheet is not required to be provided because TPC does not serve as a custodian for client funds or securities, and does not require prepayment of fees of more than \$1,200 per client and six months or more in advance.

Business Continuity Plan

General

TPC has a Business Continuity Plan in place that provides detailed steps to mitigate and recover from the loss of office space, communications, services or key people.

Disasters

The Business Continuity Plan covers natural disasters such as snow storms, hurricanes, tornados, and flooding. The Plan covers man-made disasters such as loss of electrical power, loss of water pressure, fire, bomb threat, nuclear emergency, chemical event, biological event, T-1 communications line outage, Internet outage, railway accident and aircraft accident. Electronic files are backed up daily and archived offsite.

Alternate Offices

Alternate offices are identified to support ongoing operations in the event the main office is unavailable. It is TPC's intention to contact all clients within five days of a disaster that dictates moving TPC's office to an alternate location.

Loss of Key Personnel

TPC has put in place a Business Continuation Plan to support TPC in the event of Martin Kurtz's (majority business owner) serious disability or death. In case of such an event, Key Man Life Insurance Policies are in place to allow the complete purchase of TPC by part-owner Eric Kies, CFP® and/or part-owner Matthew Sivertsen, CFP®.

Information Security Program

Information Security

TPC maintains an information security program to reduce the risk that a client's personal and confidential information may be breached.

Privacy Notice

TPC is committed to maintaining the confidentiality, integrity and security of the personal information that is entrusted to TPC by clients and associates.

The categories of nonpublic information that TPC collects from clients may include information about personal finances, information about health to the extent that it is needed for the financial planning process, information about transactions between clients and third parties, and information from consumer reporting agencies, e.g., credit reports. TPC uses this information to help clients reach their personal financial goals.

With client permission and at client request, TPC discloses limited information to attorneys, accountants, and mortgage lenders with whom clients have established a relationship. Clients may opt out from TPC's sharing information with these nonaffiliated third parties by notifying TPC at any time by telephone, mail, fax, email, or in person. With client permission, TPC shares a limited amount of information about clients with their brokerage firm in order to execute securities transactions on their behalf.

We maintain a secure office to ensure that client information is not placed at unreasonable risk. TPC employs a firewall barrier, secure data encryption techniques and authentication procedures in TPC's computer environment.

We do not provide a client's personal information to mailing list vendors or solicitors. TPC requires strict confidentiality in TPC's agreements with unaffiliated third parties that require access to clients' personal information, including financial service companies, consultants, and auditors. Federal and state securities regulators may review TPC's Company records and client personal records as permitted by law.

Personally identifiable information about clients will be maintained while they are a client, and for the required period thereafter that records are required to be maintained by federal and state securities laws. After that time, information may be destroyed.

TPC will notify clients in advance if TPC's privacy policy is expected to change. TPC is required by law to deliver this *Privacy Notice* to clients annually, in writing.

Brochure Supplement (Part 2B of Form ADV)

Education and Business Standards

TPC requires that advisors in its employ have a bachelor's degree or its equivalent in business experience in related areas (tax planning, investments, insurance, etc.) and the CFP® designation.

Professional Certifications

Employees have earned certifications and credentials that are required to be explained in further detail.

Certified Financial Planner (CFP): Certified Financial Planners are licensed by the CFP Board to use the CFP mark. CFP certification requirements:

- Bachelor's degree from an accredited college or university.
- Completion of the financial planning education requirements set by the CFP Board (www.cfp.net).
- Successful completion of the 10-hour CFP® Certification Exam.
- Three-year qualifying full-time work experience.
- Successfully pass the Candidate Fitness Standards and background check.

Chartered Financial Analyst (CFA): Chartered Financial Analysts are licensed by the CFA Institute to use the CFA mark. CFA certification requirements:

- Hold a bachelor's degree from an accredited institution or have equivalent education or work experience.
- Successful completion of all three exam levels of the CFA Program.
- Have 48 months of acceptable professional work experience in the investment decision-making process.
- Fulfill society requirements, which vary by society. Unless you are upgrading from affiliate membership, all societies require two sponsor statements as part of each application; these are submitted online by your sponsors.
- Agree to adhere to and sign the Member's Agreement, a Professional Conduct Statement, and any additional documentation requested by CFA Institute.

Enrolled Agent (EA): Enrolled Agents are enrolled by the Internal Revenue Service and authorized to use the EA designation. EA enrollment requirements:

- Successful completion of the three-part IRS Special Enrollment Examination (SEE), or completion of five years of employment by the IRS in a position which regularly interpreted and applied the tax code and its regulations.
- Successfully pass the background check conducted by the IRS.

MARTIN FLOYD KURTZ, CFP®**Educational Background:**

- Date of birth: 03/11/1951
- Attended Gustavus Adolphus College (1969-1971)
- Attended University of Iowa (1971-1972)
- Earned CFP® (1988)

Business Experience:

- President/CEO of The Planning Center, Inc. (12/2000 to present)
- President/CEO of The Planning Center Advisors, Inc. (6/2010 to present)
- Registered Representative for Financial Services Corp (FSC) (11/1999 to 12/2000)
- Registered Representative for FFP Securities, Inc. (12/1997 to 11/1999)
- Representative for CUNA Mutual Life Insurance (2/1985 to 11/1997)

Disciplinary Information: N/A

Other Business Activities:

- President/CEO of The Planning Center Advisors, Inc. (6/2010 to present)
- TPCA is a State-Registered Investment Advisor providing asset management services to clients of independent advisors
- At this time, there are no material conflicts of interest with clients

Additional Compensation: None

Supervision:

Martin Kurtz, CFP® is supervised by the Investment Committee, the CCO, TPC's Code of Ethics and regular internal reviews.

CCO's contact information:

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ERIC HAMILTON KIES, MBA, CFP®**Educational Background:**

- Date of birth: 08/18/1972
- Graduated from Western Illinois University with a B.S. in Industrial Education & Technology (1996)
- Graduated from Western Illinois University with an MBA in Finance (1999)
- Earned CFP® (2002)

Business Experience:

- Vice President/Owner of The Planning Center, Inc. (1/2009 to present)
- Vice President/Owner of The Planning Center Advisors, Inc. (6/2010 to present)
- Financial Planner for The Planning Center, Inc. (10/2004 to 12/2008)
- Registered Representative for American Express Financial Advisors (11/1999 to 10/2004)

Disciplinary Information: N/A

Other Business Activities:

- Vice President/Owner of The Planning Center Advisors, Inc. (6/2010 to present)
- TPCA is a State-Registered Investment Advisor providing asset management services to clients of independent advisors
- At this time, there are no material conflicts of interest with clients

Additional Compensation: None

Supervision:

Eric Kies, MBA, CFP® is supervised by the Investment Committee, the CCO, TPC's Code of Ethics and regular internal reviews.

CCO's contact information:

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MATTHEW ALLEN SIVERTSEN, CFP®**Educational Background:**

- Date of birth: 09/26/1979
- Graduated from University of Illinois with a B.A. in Music (2001)
- Earned CFP® (2007)

Business Experience:

- Owner of The Planning Center, Inc. (1/2009 to present)
- Owner of The Planning Center Advisors, Inc. (6/2010 to present)
- Financial Planner for The Planning Center, Inc. (04/2003 to 12/2008)

Disciplinary Information: N/A

Other Business Activities:

- Owner of The Planning Center Advisors, Inc. (6/2010 to present)
- TPCA is a State-Registered Investment Advisor providing asset management services to clients of independent advisors
- At this time, there are no material conflicts of interest with clients

Additional Compensation: None

Supervision:

Matthew Sivertsen, CFP® is supervised by the Investment Committee, the CCO, TPC's Code of Ethics and regular internal reviews.

CCO's contact information:

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