

**Firm Brochure
(Part 2A of Form ADV)**

THE PLANNING CENTER ADVISORS, INC.

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This brochure provides information about the qualifications and business practices of THE PLANNING CENTER ADVISORS, INC. If you have any questions about the contents of this brochure, please contact us at: (309) 797-4030, or by email at: clientservices@theplanningcenter.com.

Additional information about THE PLANNING CENTER ADVISORS, INC. is available on the SEC's website at www.adviserinfo.sec.gov

JANUARY 1, 2011

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Item 2: 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 our Firm Brochure, please contact us by telephone at: (309) 797-4030 or by email at: CLIENTSERVICES@THEPLANNINGCENTER.COM.

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Item 4: Advisory Business

Firm Description

THE PLANNING CENTER ADVISORS, INC. (TPCA) was founded in 2010.

TPCA is strictly a fee-only investment management firm. The firm does not sell annuities, 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.

Principal Owners

Martin Kurtz, CFP® is a 50% stockholder. Eric Kies, CFP® is a 25% stockholder. Matthew Sivertsen, CFP® is a 25% stockholder.

Types of Advisory Services

TPCA provides investment supervisory services, also known as asset management services, to independent advisors and their clients in the form of a Turnkey Asset Management Program (TAMP) called Advisor Portfolio Services (APS).

APS exists as an outsourcing option for independent advisors, offering *only* investment supervisory services for their clients. TPCA does *not* offer financial planning services or risk profiling services.

As of January 1, 2011, TPCA manages approximately \$0 in assets for approximately 0 clients. Approximately \$0 is managed on a discretionary basis, and \$0 is managed on a non-discretionary basis.

Client Relationships

The Investment Model Selection Forms and signed Model Portfolios assigned by the independent advisor for each client are documented in TPCA's client relationship management system. 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:

Advisor Portfolio Services (APS)

TPCA furnishes investment supervisory services to independent advisors and their clients in the form of a Turnkey Asset Management Program (TAMP) called Advisor Portfolio Services (APS).

APS exists as an outsourcing option for independent advisors, offering only investment supervisory services for their clients. TPCA does not offer financial planning services or risk profiling services.

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Under the APS program, independent advisors assign a Model Portfolio to their clients by choosing an equity-to-fixed-income ratio using TPCA's Investment Model Selection Form. Using the Investment Model Selection Form, independent advisors also determine the client's Equity Management Style (using regular or tax-managed mutual funds), the Fixed Income Management Style (using taxable or tax-exempt bond funds) and if any portfolio assets are considered to be Non-Modeled, or held outside of the model. TPCA then supervises the accounts and manages to that Model Portfolio on a discretionary basis. The Model Portfolio is made up of a globally diversified equity portion and a fixed income portion primarily made up of short term, high quality fixed income assets.

Independent advisors may also assign to their clients a Tactical Model Portfolio, which allows TPCA to adjust the equity portion of client APS accounts by up to 20% at the discretion of TPCA and/or independent advisor. 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.

Asset Management

TPCA supports passive investing, using no-load indexed 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. More information is available through their website, www.dfaus.com. 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.

If the client chooses to hold Non-Modeled Assets (assets to be held outside the model portfolio), 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. TPCA does not receive any compensation, in any form, from fund companies.

Initial public offerings (IPOs) are not available through TPCA.

Termination of Agreement

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

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

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Item 5: Fees and Compensation

Description

TPCA bases its fees on a percentage of assets under management at a rate range of 0.30% to 0.50% annualized of assets under management.

This rate may be negotiable based on expected assets under management, number of accounts, average account size, etc.

Fee Billing

Investment management fees are billed quarterly in advance, meaning that TPCA invoices clients 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.

Other Fees

Clients of TPCA will, in addition to fees payable to TPCA, be charged a fee from the independent advisor they work with. This will vary from advisor to advisor and will be fully disclosed and documented at the time the client begins the relationship in Account Agreements and the independent advisor's ADV Part 2. TPCA reserves the right to negotiate fee schedules with the independent advisors if they are considered cost-prohibitive, or choose not to work with said advisor.

TPCA utilizes the custodian Trust Company of America (TCoA) and recommends them to all clients. The choice of TCoA as custodian is based on their ability to provide professional services, TPCA's historical experience with TCoA, TCoA's reputation and their quality of execution services and costs of such services, among other factors.

TCoA provides custodial services, and charges a quarterly fee on assets under management based on the following annualized tiered fee schedule:

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

The minimum annual account fee is \$100, and the maximum annual account fee is \$895. There are no trading costs associated with TCoA's broker/dealer TCAdvisor Network, Inc. (TCAN) for trading mutual funds. A commission of \$0.0045 per share, or an order minimum of \$2.00 for the trading of stocks, exchange traded funds or bonds, applies at TCAN.

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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 TPCA.

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

Past Due Accounts and Termination of Agreement

TPCA reserves the right to stop work on any account that is more than 90 days overdue. Any unused portion of fees collected in advance will be refunded within 30 days.

External Compensation for the Sale of Securities to Clients

TPCA does not receive any compensation from mutual fund companies or custodians for the sale of mutual funds or from transaction costs. The only compensation TPCA receives is the fees charged directly from clients for services provided.

Item 6: Performance-Based Fees

Sharing of Capital Gains

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

TPCA 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.

Item 7: Types of Clients

Description

TPCA presents the service of APS as an outsourcing option for independent advisors, offering only investment supervisory services for their clients.

Through this Turnkey Asset Management Program (TAMP), TPCA generally provides investment advice to individuals, pension and profit sharing plans, trusts, estates, or charitable organizations, corporations or business entities.

Client relationships vary in scope and length of service.

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Account Minimums

TPCA does not impose a minimum account size on client accounts.

The independent advisor that works with TPCA and clients may impose their own account minimum. That information is available in their ADV Part 2.

Item 8: 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 TPCA may use include Morningstar Workstation mutual fund information, Morningstar Workstation stock information, Advisor Intelligence, and the World Wide Web.

Investment Strategies

TPCA supports passive investing; using no load indexed 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.

Under the APS program, independent advisors assign a Model Portfolio to their clients by choosing an equity-to-fixed-income ratio using TPCA's Investment Model Selection Form. Using the Investment Model Selection Form, independent advisors also determine the client's Equity Management Style (using regular or tax-managed mutual funds), the Fixed Income Management Style (using taxable or tax-exempt bond funds) and if any portfolio assets are considered to be Non-Modeled, or held outside of the model. TPCA then supervises the accounts and manages to that Model Portfolio on a discretionary basis. The Model Portfolio is made up of a globally diversified equity portion and a fixed income portion primarily made up of short term, high quality fixed income assets.

The investment strategy for a specific client is based upon the objectives stated by the client during consultations with their independent advisor and provided to TPCA. The client may change these objectives at any time. The independent advisor will relay pertinent updates and requests to TPCA.

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Risk of Loss

All investment programs have certain risks that are borne by the investor. TPCA's 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.

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Item 9: Disciplinary Information

Criminal or Civil Actions

The firm and its employees have not been involved in criminal or civil actions related to past or present investment clients.

Administrative Enforcement Proceedings

The firm and its employees have not been involved in any administrative enforcement proceedings related to past or present investment clients.

Self Regulatory Organization Enforcement Proceedings

The firm and its employees have not been involved in any self regulatory organization enforcement proceedings related to past or present investment clients.

Item 10: Other Financial Industry Activities and Affiliations

Broker-Dealer or Representative Registration

TPCA is currently state-registered in Illinois and California as a Registered Investment Advisor (RIA).

Registered Representatives with TPCA are not dually registered with a Broker-Dealer.

Futures or Commodity Registration

Registered Representatives with TPCA are not affiliated with futures or commodity trading.

Material Relationships Maintained by TPCA and Conflicts of Interest

In the interest of full disclosure, it must be noted that the Control Persons of the firm TPCA are also Control Persons of an affiliated registered investment advisory firm named The Planning Center, Inc (TPC). TPC is a fee-only financial planning firm that works with individual clients. TPC focuses on financial planning and account management for individual clients. TPCA is a Turnkey Asset Management Program (TAMP) which allows independent advisors to outsource the investment management portion of their programs to TPCA for implementation and maintenance. TPCA does not provide any financial planning to clients.

This is not a true conflict of interest as the relationship between these affiliated firms cannot be reasonably expected to impair the rendering of unbiased and objective advice to clients of TPCA.

Recommendation or Selection of Other Investment Advisers and Conflicts of Interest

TPCA does not recommend other Investment Advisers to clients, so no conflicts of interest exist.

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Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Code of Ethics

The employees of TPCA 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.

Investment Recommendations Involving a Material Financial Interest and Conflicts of Interest

TPCA does not recommend any securities which involve any level of material financial interest for TPCA to clients. Due to this practice, there are no conflicts of interest in this area.

Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest

TPCA 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 TPCA *Compliance Manual*.

Personal Trading

The Chief Compliance Officer of TPCA is Susan Serre. She reviews all qualified employee trades each quarter. Her qualified trades are reviewed by Eric Kies, COO. The personal trading reviews ensure that the personal trading of employees does not affect the markets, and 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.

Item 12: Brokerage Practices

Selecting Brokerage Firms

TPCA does not have any affiliation with product sales firms.

TPCA requires clients to use Trust Company of America (TCoA) as a custodian.

Unless it applies to Non-Modeled Assets (assets to held outside of the model portfolio and not managed by TPCA), clients are not permitted to direct day to day brokerage transactions. Holding Non-Modeled Assets is not encouraged by TPCA. It must be noted here that, while clients do not direct day to day brokerage transactions, advisors that use TPCA for Asset Management can always submit re-modeled Model Portfolios and liquidation requests for their clients. Those requests will be honored by TPCA.

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TCAvisors Network, Inc. (TCAN) is TCoA's broker/dealer of record for select omnibus equity and bond transactions. TCAN is registered for securities transaction in all 50 states and the District of Columbia. It is a member of the Securities Investors Protection Corporation (SIPC) and the Financial Industry Regulatory Authority (FINRA) where it operates under the symbol TCAN.

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

Best Execution

TPCA reviews the execution of trades at each custodian each quarter. The review is documented in the *TPCA Compliance Manual*. Trading fees charged by the custodians is reviewed on at least an annual basis. TPCA does not receive any portion of the trading fees.

Soft Dollars

The TCoA and TCAN platform of services includes research, brokerage, custody, access to mutual funds and other investments that are otherwise available only to institutional investors or would require a significantly higher minimum initial investment. The platforms also make available to TPCA other products and services that benefit TPCA but may not benefit client accounts. Some of these other products and services assist TPCA in managing and administering client accounts. These include software and other technology that provides access to client account data (such as trade confirmations and account statements), facilitate trade execution (and allocation of aggregated trade orders for multiple client accounts), provide research, pricing information and other market data, facilitate payment of TPCA's fees from client accounts, and assist with back-office support, record keeping and client reporting.

The selection of Trust Company of America as a custodian for clients is not affected by these services.

Order Aggregation

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

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Item 13: Review of Accounts

Periodic Reviews

Account reviews are performed monthly by advisors Eric Kies, MBA, CFP® and Matthew Sivertsen, CFP®. Account reviews are performed more frequently when market conditions dictate.

Review Triggers

Other conditions that may trigger a review are changes in the tax laws, new investment information, market fluctuations and independent advisor/client requests.

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 account statements and communications from their custodian on at least a quarterly basis.

Item 14: Client Referrals and Other Compensation

Incoming Referrals

TPCA does not compensate referring parties for referrals.

Referrals Out

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

Item 15: 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 at least quarterly. TPCA does not provide statements to clients.

Performance Reports

At this time, TPCA does not provide performance reports to clients.

Net Worth Statements

TPCA does not provide net worth statements to clients.

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Item 16: Investment Discretion

Discretionary Authority for Trading

TPCA accepts discretionary authority to manage securities accounts on behalf of clients. TPCA 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. All trading within client accounts is done within the parameters of the Model Portfolio and/or Tactical Model Portfolio approved by the client.

This authority is limited to managed accounts and is practiced within the parameters of the signed Model Portfolio. This authority includes portfolio rebalancing, freeing up cash for client distributions and management fees as needed. Independent advisors can also assign to their clients a Tactical Model Portfolio, which allows TPCA to adjust the equity portion of client APS accounts by up to 20% at the discretion of TPCA and/or the independent advisor. 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.

The client approves the custodian to be used and the commission rates paid to the custodian. TPCA 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 their behalf so that TPCA may promptly implement the investment policy that the client has approved in writing.

Limited Power of Attorney

A limited power of attorney is a trading authorization for this purpose. Clients sign a limited power of attorney so that TPCA may execute the trades that clients and/or the independent advisor has approved.

Item 17: Voting Client Securities

Proxy Votes

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

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Item 18: Financial Information

Balance Sheet

A balance sheet is not required to be provided because TPCA does not serve as a custodian for client funds or securities, and does not require prepayment of fees of more than \$500 per client, and six months or more in advance.

Financial Condition Reasonably Likely to Impair TPCA's Ability to Meet Commitments to Clients

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

Bankruptcy Petition During the Past Ten Years

TPCA has not submitted a bankruptcy petition during the past ten years.

Item 19: Requirements for State Registered Advisers

Principal Executive Officers and Management Persons

President and Chief Executive Officer of TPCA is Martin Kurtz, CFP®. Vice President and Chief Operating Officer of TPCA is Eric Kies, MBA, CFP®. Vice President of TPCA is Matthew Sivertsen, CFP®. Chief Compliance Officer of TPCA is Susan Serre.

Other Business Activities Engaged In

In the interest of full disclosure, it must be noted that the Control Persons of the firm TPCA (Martin Kurtz, CFP®, Eric Kies, MBA, CFP®, and Matthew Sivertsen, CFP®) are also Control Persons of an affiliated registered investment advisory firm named The Planning Center, Inc (TPC). TPC is a fee-only financial planning firm that works with individual clients. TPC focuses on financial planning and account management for individual clients. TPCA is a Turnkey Asset Management Program (TAMP) which allows independent advisors to outsource the investment management portion of their programs to TPCA for implementation and maintenance. TPCA does not provide any financial planning to clients.

This is not a true conflict of interest as the relationship between these affiliated firms cannot be reasonably expected to impair the rendering of unbiased and objective advice to clients of TPCA.

Performance Based Fee Description

TPCA does not charge performance based fees.

Disclosure of Material Facts Related to Arbitration or Disciplinary Actions Involving Management Persons

No Management Persons of TPCA are or have been subject to arbitration or disciplinary actions.

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Material Relationships Maintained by TPCA or Management Persons with Issuers of Securities

TPCA and TPCA's Management Persons have no material relationships with issuers of securities.

**Brochure Supplement (Part 2B of Form ADV)
The Planning Center Advisors, Inc.**

Martin Floyd Kurtz, CFP®

The Planning Center Advisors, Inc.

1701 River Drive, Suite 300

Moline, IL 61265

(309) 797-4030

Supplement dated:
January 1, 2011

This brochure supplement provides information about Martin Floyd Kurtz, CFP® that supplements The Planning Center Advisors, Inc. brochure. You should have received a copy of that brochure. Please contact The Planning Center Advisors, Inc. if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Martin Floyd Kurtz, CFP® is available on the SEC's website at www.adviserinfo.sec.gov.

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The Planning Center Advisors, Inc.

Educational Background and Business Experience

Martin Floyd Kurtz, CFP® was born March 11, 1951. He attended Gustavus Adolphus College from 1969 to 1971, and attended the University of Iowa from 1971 to 1972.

Martin Floyd Kurtz, CFP® is the President and Chief Executive Officer (CEO) of The Planning Center Advisors, Inc. since its founding in June of 2010. He is also currently the President and CEO of The Planning Center, Inc. and has been since December of 2000.

TPCA 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.

Martin Floyd Kurtz, CFP® earned the Certified Financial Planner™ designation in 1988. Certified Financial Planners are licensed by the CFP Board to use the CFP® mark. Current CFP® certification requirements are a Bachelor's degree from an accredited college or university, completion of the financial planning education requirements set by the CFP Board, successful completion of the 10-hour CFP® Certification Exam, three years of qualifying full-time work experience and successful completion of the Candidate Fitness Standards and background check. Please visit www.cfp.net for more information on the process and requirements.

Disciplinary Information

At this time, there are no Criminal or Civil Actions related to any past or current clients in place against Martin Floyd Kurtz, CFP®.

At this time, there are no Administrative Enforcement Proceedings related to any past or current clients in place against Martin Floyd Kurtz, CFP®.

At this time, there are no Self Regulatory Organization Enforcement Proceedings related to any past or current clients in place against Martin Floyd Kurtz, CFP®.

At this time, there are no proceedings of any kind related to any past or current clients in place against Martin Floyd Kurtz, CFP®.

Brochure Supplement (Part 2B of Form ADV)
The Planning Center Advisors, Inc.

Other Business Activities

Martin Floyd Kurtz, CFP® is also a Control Person of an affiliated registered investment advisory firm named The Planning Center, Inc (TPC). TPC is a fee-only financial planning firm that works with individual clients. TPC focuses on financial planning and account management for individual clients. TPCA is a Turnkey Asset Management Program (TAMP) which allows independent advisors to outsource the investment management portion of their programs to TPCA for implementation and maintenance. TPCA does not provide any financial planning to clients. This is not a conflict of interest for Martin Floyd Kurtz, CFP® as the relationship between these affiliated firms cannot be reasonably expected to impair the rendering of unbiased and objective advice to clients of TPCA.

Martin Floyd Kurtz, CFP® receives NO commissions, bonuses or any other compensation related to the sale of securities or other investment products.

Martin Floyd Kurtz, CFP® has no further business activities to disclose.

Additional Compensation Paid to IAR (from a non-client)

Martin Floyd Kurtz, CFP® receives NO additional compensation from non-clients.

Supervision

Martin Floyd Kurtz, CFP® is supervised by Susan Serre (CCO), TPCA's Investment Committee, TPCA's Code of Ethics and regular internal reviews. Susan Serre, CCO is located at 1701 River Drive, Suite 300 in Moline, IL and can be contacted via phone at (309) 797-4030 or via email at susan@theplanningcenter.com.

Requirements for State Registered Advisors

Martin Floyd Kurtz, CFP® has NOT been found liable in any arbitration award in excess of \$2,500 involving an investment or an investment-related business or activity; fraud, false statements or omissions; theft, embezzlement or other wrongful taking of property; bribery, forgery, counterfeiting or extortion; or dishonest, unfair or unethical practices.

Martin Floyd Kurtz, CFP® has NOT been found liable in a civil, self-regulatory or administrative proceeding involving an investment or an investment-related business or activity; fraud, false statements, or omissions; theft, embezzlement or other wrongful taking of property; bribery, forgery, counterfeiting or extortion; or dishonest, unfair or unethical practices.

Martin Floyd Kurtz, CFP® has never been the subject of a bankruptcy petition.

**Brochure Supplement (Part 2B of Form ADV)
The Planning Center Advisors, Inc.**

Eric Hamilton Kies, MBA, CFP®

The Planning Center Advisors, Inc.

1701 River Drive, Suite 300

Moline, IL 61265

(309) 797-4030

Supplement dated:

January 1, 2011

This brochure supplement provides information about Eric Hamilton Kies, MBA, CFP® that supplements The Planning Center Advisors, Inc. brochure. You should have received a copy of that brochure. Please contact The Planning Center Advisors, Inc. if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Eric Hamilton Kies, MBA, CFP® is available on the SEC's website at www.adviserinfo.sec.gov.

Brochure Supplement (Part 2B of Form ADV)

The Planning Center Advisors, Inc.

Educational Background and Business Experience

Eric Hamilton Kies, MBA, CFP® was born August 18, 1972. He graduated from Western Illinois University with a B.S. in Industrial Education Technology in 1996. He graduated from Western Illinois University with an MBA in Business in 1999.

Eric Hamilton Kies, MBA, CFP® is a Vice President and Owner of The Planning Center Advisors, Inc. since its founding in June of 2010. He is also currently a Vice President and Owner of The Planning Center, Inc. and has been since January of 2009. Previous to that, he was a Financial Advisor with The Planning Center from October of 2004 to December of 2009.

TPCA 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.

Eric Hamilton Kies, MBA, CFP® earned the Certified Financial Planner™ designation in 2002. Certified Financial Planners are licensed by the CFP Board to use the CFP® mark. Current CFP® certification requirements are a Bachelor's degree from an accredited college or university, completion of the financial planning education requirements set by the CFP Board, successful completion of the 10-hour CFP® Certification Exam, three years of qualifying full-time work experience and successful completion of the Candidate Fitness Standards and background check. Please visit www.cfp.net for more information on the process and requirements.

Disciplinary Information

At this time, there are no Criminal or Civil Actions related to any past or current clients in place against Eric Hamilton Kies, MBA, CFP®.

At this time, there are no Administrative Enforcement Proceedings related to any past or current clients in place against Eric Hamilton Kies, MBA, CFP®.

At this time, there are no Self Regulatory Organization Enforcement Proceedings related to any past or current clients in place against Eric Hamilton Kies, MBA, CFP®.

At this time, there are no proceedings of any kind related to any past or current clients in place against Eric Hamilton Kies, MBA, CFP®.

Brochure Supplement (Part 2B of Form ADV)
The Planning Center Advisors, Inc.

Other Business Activities

Eric Hamilton Kies, MBA, CFP® is also a Control Person of an affiliated registered investment advisory firm named The Planning Center, Inc (TPC). TPC is a fee-only financial planning firm that works with individual clients. TPC focuses on financial planning and account management for individual clients. TPCA is a Turnkey Asset Management Program (TAMP) which allows independent advisors to outsource the investment management portion of their programs to TPCA for implementation and maintenance. TPCA does not provide any financial planning to clients. This is not a conflict of interest for Eric Hamilton Kies, MBA, CFP® as the relationship between these affiliated firms cannot be reasonably expected to impair the rendering of unbiased and objective advice to clients of TPCA.

Eric Hamilton Kies, MBA, CFP® receives NO commissions, bonuses or any other compensation related to the sale of securities or other investment products.

Eric Hamilton Kies, MBA, CFP® has no further business activities to disclose.

Additional Compensation Paid to IAR (from a non-client)

Eric Hamilton Kies, MBA, CFP® receives NO additional compensation from non-clients.

Supervision

Eric Hamilton Kies, MBA, CFP® is supervised by Susan Serre (CCO), TPCA's Investment Committee, TPCA's Code of Ethics and regular internal reviews. Susan Serre, CCO is located at 1701 River Drive, Suite 300 in Moline, IL and can be contacted via phone at (309) 797-4030 or via email at susan@theplanningcenter.com.

Requirements for State Registered Advisors

Eric Hamilton Kies, MBA, CFP® has NOT been found liable in any arbitration award in excess of \$2,500 involving an investment or an investment-related business or activity; fraud, false statements or omissions; theft, embezzlement or other wrongful taking of property; bribery, forgery, counterfeiting or extortion; or dishonest, unfair or unethical practices.

Eric Hamilton Kies, MBA, CFP® has NOT been found liable in a civil, self-regulatory or administrative proceeding involving an investment or an investment-related business or activity; fraud, false statements, or omissions; theft, embezzlement or other wrongful taking of property; bribery, forgery, counterfeiting or extortion; or dishonest, unfair or unethical practices.

Eric Hamilton Kies, MBA, CFP® has never been the subject of a bankruptcy petition.

**Brochure Supplement (Part 2B of Form ADV)
The Planning Center Advisors, Inc.**

Matthew Allen Sivertsen, CFP®

The Planning Center Advisors, Inc.

1701 River Drive, Suite 300

Moline, IL 61265

(309) 797-4030

Supplement dated:

January 1, 2011

This brochure supplement provides information about Matthew Allen Sivertsen, CFP® that supplements The Planning Center Advisors, Inc. brochure. You should have received a copy of that brochure. Please contact The Planning Center Advisors, Inc. if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Matthew Allen Sivertsen, CFP® is available on the SEC's website at www.adviserinfo.sec.gov.

Brochure Supplement (Part 2B of Form ADV)

The Planning Center Advisors, Inc.

Educational Background and Business Experience

Matthew Allen Sivertsen, CFP® was born September 26, 1979. He graduated from the University of Illinois with a B.A. in Music in 2001.

Matthew Allen Sivertsen, CFP® is a Vice President and Owner of The Planning Center Advisors, Inc. since its founding in June of 2010. He is also currently an Owner of The Planning Center, Inc. and has been since January of 2009. Previous to that, he was a Financial Advisor with The Planning Center from April of 2007 to December of 2009. Previous to that, he was an Advisory Assistant with The Planning Center from April 2003 to March 2007.

TPCA 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.

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Disciplinary Information

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