

PLAN INC

Client Brochure

This brochure provides information about the qualifications and business practices of PLAN INC. If you have any questions about the contents of this brochure, please contact us at (785) 357-7777 or by email at: info@PlanInc.org. 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 PLAN INC is also available on the SEC's website at www.adviserinfo.sec.gov.
PLAN INC's CRD number is: 108588*

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Registration does not imply a certain level of skill or training.
Version Date: 6/23/2012

Item 2: Material Changes

Due to recent changes in SEC regulations, as of June 28, 2012 Plan Inc (PLAN) will be a Kansas state registered, Registered Investment Advisor.

As of March 31, 2012 neither PLAN nor any employees or related persons are registered, licensed or affiliated with Plan Professionals, LTD (PPL) or any other broker/dealer or insurance company. PPL is a broker/dealer firm that that was sole owned by Mark Schneider that he sold March 31, 2012. Going forward, Plan will be a fee only Registered Investment advisor.

Item 3: Table of Contents

Table of Contents

Item 2: Material Changes.....	i
Item 3: Table of Contents.....	ii
Item 4: Advisory Business.....	1
A. Description of the Advisory Firm.....	1
B. Types of Advisory Services.....	1
C. Client Tailored Services and Client Imposed Restrictions.....	2
D. Wrap Fee Programs.....	4
E. Amounts Under Management.....	4
Item 5: Fees and Compensation.....	4
A. Fee Schedule.....	4
B. Payment of Fees.....	5
C. Clients Are Responsible For Third Party Fees.....	5
D. Prepayment of Fees.....	5
E. Outside Compensation For the Sale of Securities to Clients.....	5
1. This is a Conflict of Interest.....	5
2. Clients Have the Option to Purchase Recommended Products From Other Brokers.....	5
3. Commissions are the Primary Source of Income for this RIA.....	5
4. Advisory Fees in Addition to Commissions or Markups.....	5
Item 6: Performance-Based Fees and Side-By-Side Management.....	6
Item 7: Types of Clients.....	6
Item 8: Methods of Analysis, Investment Strategies, and Risk of Investment Loss.....	6
A. Methods of Analysis and Investment Strategies.....	6
B. Material Risks Involved.....	7
C. Risks of Specific Securities Utilized.....	9
Item 9: Disciplinary Information.....	10
A. Criminal or Civil Action.....	10
B. Administrative Proceeding Before the SEC, Any Other Federal Regulatory Agency, or Any State Regulatory Agency.....	10

C. Proceeding Before a Self-regulatory Organization (SRO)	10
Item 10: Other Financial Industry Activities and Affiliations	10
A. Registration as a Broker/Dealer or Broker/Dealer Representative	10
B. Registration as a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Advisor	11
C. Registration Relationships Material to this Advisory Business and Possible Conflicts of Interests	11
D. Selection of Other Advisors or Managers and How This Adviser is Compensated for Those Selections	11
Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading	12
A. Code of Ethics	12
B. Recommendations Involving Material Financial Interests	12
C. Investing Personal Money in the Same Securities as Clients	12
D. Trading Securities At/ Around the Same Time as Clients' Securities	12
Item 12: Brokerage Practices	13
A. Factors Used to Select Custodians and/or Broker/Dealers	13
1. Research and Other Soft-Dollar Benefits	13
2. Brokerage for Client Referrals	13
3. Clients Directing Which Broker/Dealer/Custodian to Use	13
B. Aggregating (Block) Trading for Multiple Client Accounts	14
Item 13: Reviews of Accounts	14
A. Frequency and Nature of Periodic Reviews and Who Makes Those Reviews	14
B. Factors That Will Trigger a Non-Periodic Review of Client Accounts	14
C. Content and Frequency of Regular Reports Provided to Clients	14
Item 14: Client Referrals and Other Compensation	15
A. Economic Benefits Provided by Third Parties for Advice Rendered to Clients (Includes Sales Awards or Other Prizes)	15
B. Compensation to Non -Advisory Personnel for Client Referrals	15
Item 15: Custody	15
Item 16: Investment Discretion	15
Item 17: Voting Client Securities (Proxy Voting)	15
Item 18: Financial Information	16

A.	Balance Sheet	16
B.	Financial Conditions Reasonably Likely to Impair Ability to Meet Contractual Commitments to Clients.....	16
C.	Bankruptcy Petitions in Previous Ten Years	16
Item 19: Requirements For State Registered Advisers		17
A.	Principal Executive Officers and Management Persons; Their Formal Education and Business Background	17
B.	Other Businesses in Which This Advisory Firm or its Personnel are Engaged and Time Spent on Those (If Any)	17
C.	How Performance Based Fees are Calculated and Degree of Risk to Clients	17
D.	Material Disciplinary Disclosures for Management Persons of this Firm	17
E.	Material Relationships That Management Persons Have With Issuers of Securities (If Any).....	17

Item 4: Advisory Business

A. Description of the Advisory Firm

Plan Inc (PLAN) is S-Corporation with a calendar fiscal year ending December 31 organized in the state of Kansas.

The shares of PLAN are 100% owned by the founder Mark Schneider who is the CEO and Chief Compliance Officer.

PLAN is a Financial Planning Advisory Firm registered with the Kansas Securities Commissioner as a Registered Investment Advisor, and Mark A. Schneider is registered with the Kansas Securities Commissioner as Registered Investment Advisor Agent for PLAN.

B. Types of Advisory Services

PLAN provides Financial Planning advice regarding Taxes, Investments, Retirement, Pension, Estate, Insurance, Business and General Financial Matters. PLAN also offers income tax return preparation, payroll, bookkeeping and accounting write-up services and internal investment management services to manage Exchange Traded Fund (ETF), mutual fund, variable annuity, and stock portfolios.

Payroll, bookkeeping and related tax services are generally done or overseen by Jake B. Schneider, President of PLAN and a Certified Public Bookkeeper (CPB) and involved in Financial Services since 2006 joining PLAN May 2008. He is assisted by Dolores "dee" Storrer who is also a CPB and has worked with PLAN since June 2007, Jessica Vasquez who is Firm Administrator joining PLAN in October 2003 and Jacqueline Munoz who is a Registered Paraplanner (RP) and Senior Client Specialist who has been with PLAN since June 1992. Jake is also owner of QBK INC d/b/a QuickBookKeeping and QBK Tax Services.

Accounting write-up and related attestation work is done or overseen by Mark A. Schneider who is also a CPB and Kansas Public Accountant. He graduated from the University of Kansas with a BS in Accounting and a BS in Business Administration in 1982.

All Financial Planning is done by Mark A. Schneider who has been a Certified Financial Planner (CFP) since August 1987 and involved in Financial Services since 1982. He and only he solicits Financial Planning clients and makes all Financial Planning recommendations to clients but is assisted by Client Specialists Jacqueline Munoz, RP,

Jessica Vasquez and dee Storrer, CPB gathering and organizing needed information and implementing recommendations.

Income Tax Preparation services are done or overseen by Mark A. Schneider who is and has been since 1989 an Enrolled Agent (EA) licensed by the Internal Revenue Service (IRS) to practice before the Internal Revenue Service. He is assisted by Jacqueline Munoz, RP and Jessica Vasquez who have both completed the H & R Block tax school in 1993 and 2004 respectively and dee Storrer, CPB and Jake Schneider, CPB who both completed the Liberty Tax Service Tax School in 2006 and have taught tax classes as well as managed tax offices for Liberty Tax Service continuously since 2007 through 2011 and have taught tax classes as well as managed tax offices for QBK Tax Services in 2012 and are still active in QBK Tax Services.

Investment management services to manage client Exchange Traded Fund (ETF), Mutual Fund, Variable Annuity, and Stock Portfolios are done by Mark A. Schneider, CFP, EA, CPB who is the only firm member who solicits Investment Management clients and makes all investment and trade decisions. However he is assisted in the backroom work by Client Specialists Jacqueline Munoz, RP, Jessica Vasquez and dee Storrer, CPB.

If specifically authorized by the client, PLAN, may have discretion as to what securities and the amount of securities that may be bought or sold, but only within client's custodial account. Most managed accounts are invested in Exchange Traded Funds (ETF's) and Mutual Funds which may be through brokerage accounts, mutual fund families, or variable annuity accounts. Managed accounts may also be invested in stocks, bonds and other exchange listed vehicles in brokerage accounts. Mark A. Schneider, CEO of PLAN reviews each managed account at least annually. Generally, Managed Accounts are reviewed at least weekly and generally daily when the managed investment and /or corresponding index trends within 5% of their respective 39 week moving averages. At least annually Managed Account clients receive a current position report showing investments name, current market value, amount invested and date invested.

C. Client Tailored Services and Client Imposed Restrictions

PLAN employs two distinct investment strategies dictated by the markets momentum, moving averages and/or valuation.

The primary investment strategy of PLAN is a bull market strategy that we call WealthCare (WC). This is a basic diversified asset allocation strategy that is used during bull markets that we generally define as when the momentum of the market is up, the market is above its 200 day moving average and/or market valuation, defined as the price earnings ratio (P/E), is below 15. A client's funds are managed based upon their risk tolerance determined by their responses to our Risk Tolerance Questionnaire, Client's need for growth and/or income or the client's specific instructions. There are ten risk levels. The risk levels and general diversified asset allocation percentages are

summarized below. Risk Levels 10, 8, 6, 4 & 2 are growth strategies and Risk Levels 9, 7, 5, 3 & 1 are Income Strategies. These general percentages are usually skewed more heavily towards the categories with the strongest momentum but all categories are generally represented and inverse or bear ETF's and funds (not shown below) may be used. The actual asset allocation is at the total discretion of PLAN. It is anticipated this strategy will be used most of the time as history has shown that the market is within our WC parameters most of the time.

(This is a general allocation example only and actual allocations may be quite different at any given point in time.)

PLAN General Risk Level Descriptions										
	10	9	8	7	6	5	4	3	2	1
	Aggressive	Agg/Inc	Growth	Growth/Inc	Balanced	Bal/Inc	Conservative	Conserv/Inc	Fixed	Fixed/Inc
Equities>	100%	100%	80%	80%	60%	60%	50%	50%		
Fixed>			20%	20%	40%	40%	50%	50%	100%	100%
	Dow	DivDow	Dow	DivDow	Dow	DivDow	Dow	DivDow		
	S&P	DivS&P	S&P	DivS&P	S&P	DivS&P	S&P	DivS&P		
	Nasdaq	DivNasdaq	Nasdaq	DivNasdaq	Nasdaq	DivNasdaq	Nasdaq	DivNasdaq		
	International	DivIntrnl	International	DivIntrnl	International	DivIntrnl	International	DivIntrnl		
	Emerg Mkts	DivEM	Emerg Mkts	DivEM	Emerg Mkts	DivEM	Emerg Mkts	DivEM		
	SingleContry	DivSnglCty	SingleContry	DivSnglCty	SingleContry	DivSnglCty	SingleContry	DivSnglCty		
	Healthcare	DivHC	Healthcare	DivHC	Healthcare	DivHC	Healthcare	DivHC		
	Telecom	DivTele	Telecom	DivTele	Telecom	DivTele	Telecom	DivTele		
	RealEstate	DivRE	RealEstate	DivRE	RealEstate	DivRE	RealEstate	DivRE		
			10-30yrB		10-30yrB		10-30yrB		10-30yrB	1-10yrB
			CD's		CD's		CD's		CD's	CD's
			Fixed Ann		Fixed Ann		Fixed Ann		Fixed Ann	Fixed Ann
		Inv Notes	Inv Notes		Inv Notes		Inv Notes		Inv Notes	Inv Notes
		HY Bonds	HY Bonds		HY Bonds		HY Bonds		HY Bonds	HY Bonds

The other investment strategy employed by PLAN is a bear market strategy. WealthCare Hedged (WCH) is a diversified asset allocation strategy that is used during bear markets that we generally define as when the momentum of the market is down, the market is below its 200 day moving average and/or market valuation, defined as the price earnings ratio (P/E), is above 15. This system was adopted by PLAN late in 2002 after three years of a very costly bear market. This strategy employs a much higher percentage of cash or money market funds and inverse or bear funds, which are funds that are inversely related to their respective indexes, in addition to some or all of the above categories. This strategy is influenced by technical analysis, market moving average analysis and Elliott Wave Theory. This is a very defensive strategy designed to limit market exposure and reduce the likelihood of large losses common during bear markets.

At any time a client may request their funds to be managed by either of the above strategies even if PLAN is not currently using that strategy as its primary investment strategy.

D. Wrap Fee Programs

PLAN does not participate in wrap fee programs.

E. Amounts Under Management

Discretionary Amounts:	Non-discretionary Amounts:	Date Calculated:
\$15,711,023	\$9,653,210	December 31, 2011

Item 5: Fees and Compensation

A. Fee Schedule

Financial Planning, Tax, Payroll and Write-up services: PLAN charges fees based on \$150 per hour for work done by a CFP and \$25 to \$50 for staff work. In most cases PLAN will quote a flat fee based on an estimate of the number of hours required to complete the engagement. The fee is payable 30 days after the work has been completed and billed.

Investment Management Services? Fees are based on a percentage of assets under management. Assets are managed internally by PLAN and the maximum annual management fees range from 1% to 2%, depending on the amount under management.

The minimum account size is \$100,000. Investment management fees and minimum account size are negotiable.

B. Payment of Fees

Investment Management fees are billed quarterly, at the end of the quarter, and can either be billed to and automatically deducted from the managed account(s) or billed to and paid quarterly by the client at the client's request.

C. Clients Are Responsible For Third Party Fees

Clients may pay, in connection with PLAN advisory services, fees such as custodian fees or mutual fund expenses. Clients may also incur brokerage and other transaction costs, and direct clients to the section(s) of your brochure that discuss brokerage.

D. Prepayment of Fees

PLAN never requires or accepts prepayment of fees.

E. Outside Compensation For the Sale of Securities to Clients

Neither PLAN nor any of the people working for PLAN receive any outside compensation or commissions from the sale of securities to clients.

1. This is not a Conflict of Interest

There is no conflict of interest because neither PLAN nor any of the people working for PLAN receive any outside compensation or commissions from the sale of securities to clients.

2. Clients Have the Option to Purchase Recommended Products From Other Brokers

Clients MUST purchase products from other brokers because we do not sell products.

3. Commissions are not the Primary Source of Income for this RIA

PLAN earns NO income from commissions.

4. Advisory Fees in Addition to Commissions or Markups

PLAN earns NO income from commissions or markups.

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

Neither PLAN nor PLAN employees receive performance-based fees or participate in side-by-side management.

Item 7: Types of Clients

PLAN serves individuals, businesses, estates, trusts and charitable organizations.

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

A. Methods of Analysis and Investment Strategies

PLAN uses technical analysis, charting, fundamental analysis and cyclical analysis. The sources of information used by PLAN include financial newspapers and magazines, newsletters, research materials and recommendations prepared by others, corporate rating services, annual reports, prospectuses, filings with the Securities and Exchange Commission and company press releases. Strategies implemented by PLAN include both long term and short term perspectives as they relate to securities purchases and overall asset allocation. PLAN utilizes different management styles depending upon client preference or PLAN discretion. Generally during bull markets PLAN utilizes their WealthCare strategy that allocates the portfolio over several asset categories according to client risk tolerance or a WealthCare/Hedged strategy that also utilizes bear fund ETF's and mutual funds. Both strategies may use ETF's, traditional mutual funds enhanced index and sector mutual funds and/or stocks, bonds and ishares.

Types of securities that PLAN provides advice: Primarily Exchange Traded funds (ETF's) but also on occasion equities (exchange-listed, over-the-counter and foreign issues), warrants, corporate, Municipal debt (bonds), commercial paper, certificates of deposit, investment company (mutual funds, variable annuities and variable life), United States government (bonds), interests in partnerships (real estate, oil and gas, equipment leasing and cable vision), real estate investment trusts (REITS) and precious metals. No load vehicles are normally recommended, but if buying or selling securities is involved, PLAN helps the client find the most efficient low cost brokerage service.

Investing in all the above securities involves risk of loss that clients should be prepared to bear.

B. Material Risks Involved

The major risk in any investment strategy is that it is not guaranteed. Clients must understand this basic fact. Our occasional use of inverse or bear funds and leveraged funds can magnify losses if we are wrong.

What is a Leveraged ETF?

ETF tracks an underlying index or investment product in order to emulate performance. The goal is not to outperform the correlating investment, but to give investors a beneficial way to mimic price.

Leveraged ETFs go a bit further. They *do* want to outperform the index or commodity they track. A leveraged ETF wants to provide 2-3 times the return of the correlating asset. So if the tracked index rises 1%, a 2x leveraged ETF wants to create a 2% ROI.

There are also inverse leveraged ETFs, which offer multiple positive return if an index declines in value. They work the same as normal inverse ETFs; they are just designed for multiple returns.

What is In a Leveraged ETF?

Leveraged ETFs are designed to include the securities in the underlying index, but also include derivatives of the securities and the index itself. These derivatives include, but are not limited to, options, forward contracts, swaps and futures.

Again, a leveraged ETF is constructed with assets and derivatives in such a way that the return on the fund should be a multiple of the return on the index. As of right now, the most popular leveraged ETFs target 2x and 3x the return, but that could change once the controversy settles.

Using a 2x leveraged ETF as an example, the simple concept is that if the index rises 1%, the leveraged ETF should create a 2% return. However, simple as that sounds, it's not always the case.

The most common misconception is that leveraged returns are on a yearly basis. Not true. A leveraged ETF is designed to create a multiple return on a *daily* basis. So if an index has a yearly return of 2%, the leveraged ETF will probably not have a return of 4%. It will be more subject to the direction of the daily returns throughout the year.

Another risk of leveraged ETFs is that they create *multiple negative* returns. People hear “multiple returns” and think multiple *profits*, but a sound investor knows that reward comes at the expense of risk, and leveraged ETFs have high risk rates due to their design.

And these aren’t the only issues with leveraged ETFs. There are tracking errors, borrowing complexities, and other constraints.

What is an Inverse ETF?

An inverse exchange traded fund is created by using various assets and derivatives (like options) in order to create profits when the underlying index declines in value. Basically, it’s an index ETF that gains value when the correlating index falls. For example, the Short DOW 30 ETF (DOG) profits when the DJIA index goes down.

What are the Advantages of Using an Inverse ETF?

Besides the usual benefits of an ETF like ease of use, lower fees, and tax advantages, there are two other reasons inverse ETFs could fit well in your portfolio. If you have an account that doesn’t allow shorting assets, you can purchase an inverse ETF and have the same investment position as a short ETF or index.

Another advantage of inverse ETFs is that an investor will not have to hold a margin account as he would when shorting an investment. Even though inverse ETFs act like short positions, you are actually purchasing the funds.

What are the Disadvantages of Inverse ETFs?

One of the main risks of inverse ETFs is that they are not popular. While there are many types of ETFs, there isn’t a huge selection of *inverse* ETFs. In turn, that can lead to a lack of liquidity for some inverse ETFs.

Why Does PLAN Purchase an Inverse ETF?

If you have downside risk in a particular index, sector, or region, buying an inverse ETF can help hedge that exposure in your portfolio.

Another reason to consider inverse ETFs in your investing strategy is to gain downside exposure in the marketplace. If your extensive research leads you to a bearish sentiment, the purchase of an inverse ETF will help implement that strategy without the usual risks

that come with a naked short position. When you purchase an inverse ETF, your risk is limited to the price paid for the fund. When you naked short an asset, your upside risk is theoretically unlimited.

The primary strategy employed by PLAN does NOT involve frequent trading of securities. Frequent trading can affect investment performance, particularly through increased brokerage and other transaction costs and taxes.

C. Risks of Specific Securities Utilized

PLAN invests primarily in exchange traded funds (ETF's) which are mutual funds that are traded on a stock exchange. According to About.com, ETF's have the following risks and potential disadvantages:

1. International Limitations

While the U.S. has a plethora of ETF products, some countries only have a few exchange traded funds in which to invest. And those regions that do offer Market ETFs, usually only include large-cap products leaving a lack of mid and small-sized funds.

2. Low Trading Volumes

When ETFs have low trading volumes, the advantage of purchasing and ETF over and index or equity diminishes. The bid-ask spread can be too wide to be cost-effective. Market Makers tend to be higher on securities that are more liquid (barring any unforeseen news or circumstances)

3. Long Investment Horizon

The intraday trading opportunities created by ETFs may not fit into a long-term investor's strategy. This is more of an advantage for short-term ETF traders. So, as an investor, it will be important to layout your investing goals before you decide how to include ETFs in your portfolio.

4. Inactivity

Some ETFs aren't as actively traded others. It can be a sector-related issue or even a regional issue. When this situation occurs, it may be more effective to invest in managed fund where activity is higher.

5. Tax Implications

In the case of foreign ETFs, sometimes there may be a tax advantage by opting to invest in an international portfolio. Tax laws vary from country to country, so it may be beneficial for your tax return to find other foreign investments.

There are many benefits to including ETFs in your portfolio; however it is important to understand that they are not the ideal investment for every situation. ETFs should be evaluated on a case-by-case basis for every investing strategy.

Item 9: Disciplinary Information

A. Criminal or Civil Action

NONE.

B. Administrative Proceeding Before the SEC, Any Other Federal Regulatory Agency, or Any State Regulatory Agency

PENDING: A client complaint was received by the Kansas Office of the Securities Commission alleging unsuitable investment selection on the part of PLAN in February 2011. Extensive interviews and documents have been provided to the Kansas Office of the Securities Commission by PLAN strongly denying the allegation. The matter is under review.

C. Proceeding Before a Self-regulatory Organization (SRO)

NONE.

Item 10: Other Financial Industry Activities and Affiliations

A. Registration as a Broker/Dealer or Broker/Dealer Representative

Neither PLAN nor any employee of PLAN is affiliated with a Broker/Dealer or operates as a Broker/Dealer Representative. Also, neither PLAN nor any employee of PLAN is affiliated with an Insurance Company or operates as an Insurance sales person.

B. Registration as a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Advisor

Neither PLAN nor any of our management persons are registered, or have an application pending to register, as a futures commission merchant, commodity pool operator, a commodity trading advisor, or an associated person of the foregoing entities.

C. Registration Relationships Material to this Advisory Business and Possible Conflicts of Interests

Neither PLAN nor any employee of PLAN is affiliated with or have any relationship or arrangement that is material to our advisory business or to our clients with any of the following except possibly number 9, see Item 19 B:

1. broker-dealer, municipal securities dealer, or government securities dealer or broker
2. investment company or other pooled investment vehicle (including a mutual fund, closed-end investment company, unit investment trust, private investment company or “hedge fund,” and offshore fund)
3. other investment adviser or financial planner
4. futures commission merchant, commodity pool operator, or commodity trading advisor
5. banking or thrift institution
6. accountant or accounting firm
7. lawyer or law firm
8. insurance company or agency
9. pension consultant
10. real estate broker or dealer
11. sponsor or syndicator of limited partnerships.

D. Selection of Other Advisors or Managers and How This Adviser is Compensated for Those Selections

Neither PLAN nor any employee of PLAN recommends or selects other investment advisers for our clients nor do we receive compensation directly or indirectly from other advisers.

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

A. Code of Ethics

The restrictions or internal procedures used for conflicts of interest are incorporated in Mr. Schneider's Certified Financial Planner certification which requires conduct mandated by The International Board of Standards and Practices for Certified Financial Planners, Inc. (IBCFP) Code of ethics and Standards of Practice which state in Section II Objectivity, in part, "A Certified Financial Planner designee shall exercise reasonable and prudent professional judgment and shall otherwise **act in the best interest of the client**".

For all PLAN employees PLAN has a firm Code of Ethics in their Supervisory Manual that all employees are required to review annually and sign off that they have read understand the firm Code of Ethics.

Further, Officers and all employees of PPI are required to continually adhere to the mission statement of PPI, "Always act in the best interest of the client."

A complete copy of The International Board of Standards and Practices for Certified Financial Planners, Inc. (IBCFP) Code of ethics and/or the firm Code of Ethics will be provided upon request.

B. Recommendations Involving Material Financial Interests

PLAN does NOT buy or sell for client accounts securities in which PLAN or a related person has a material financial interest.

C. Investing Personal Money in the Same Securities as Clients

PLAN Officers and employees may buy or sell recommended investments for their own personal accounts. However, Officers and employee accounts are too small to noticeably affect the market.

D. Trading Securities At/Around the Same Time as Clients' Securities

PLAN Officers and employees may buy or sell recommended investments for their own personal accounts. However, Client, Officers and employee accounts are too small to noticeably affect the market.

Item 12: Brokerage Practices

A. Factors Used to Select Custodians and/or Broker/Dealers

PLAN selects a Custodian and/or Broker/Dealer based on what we feel to be the optimum between low transaction fees, good execution and ability to accommodate our firm so as to result in the lowest overall cost to the client. We are currently recommending TD Ameritrade as our Custodian and/or Broker/Dealer.

1. Research and Other Soft-Dollar Benefits

PLAN receives no research or other products or services other than execution from a broker-dealer or a third party in connection with client securities transactions (“soft dollar benefits”) other than the basic website services available to all customers.

- a) PLAN never uses client brokerage commissions (or markups or markdowns) to obtain research or other products or services.
- b) PLAN has no incentive to select or recommend a broker-dealer based on our interest in receiving the research or other products or services.
- c) PLAN does not cause clients to pay commissions (or markups or markdowns) higher than those charged by other broker-dealers in return for soft dollar benefits (known as paying-up).
- d) PLAN does not use soft dollar benefits.
- e) PLAN received no products and services nor did any of our related persons acquired with client brokerage commissions (or markups or markdowns) within your last fiscal year.
- f) PLAN did not, during your last fiscal year, direct client transactions to a particular broker-dealer in return for soft dollar benefits received.

2. Brokerage for Client Referrals

In selecting or recommending broker-dealers PLAN never considers whether PLAN or a related person receives client referrals from a broker-dealer or third party – PLAN receives no Broker/Dealer referrals.

- a) PLAN has never had an incentive to select or recommend a broker-dealer based on our interest in receiving client referrals, rather than on your clients’ interest in receiving most favorable execution.
- b) During our last fiscal year PLAN has not directed client transactions to a particular broker-dealer in return for client referrals.

3. Clients Directing Which Broker/Dealer/Custodian to Use

- a) If a client requests or requires that the client direct PLAN to execute transactions through a specified broker-dealer, we try to accommodate. We explain that not all advisers require their clients to direct brokerage. PLAN and the broker-dealer are NEVER affiliates or have another economic relationship that creates a material conflict of interest.

- b) If a client requires direct brokerage we explain that we may be unable to achieve most favorable execution of client transactions and that directing brokerage may cost clients more money. For example, in a directed brokerage account, the client may pay higher brokerage commissions because we may not be able to aggregate orders to reduce transaction costs, or the client may receive less favorable prices.

B. Aggregating (Block) Trading for Multiple Client Accounts

PLAN does aggregate the purchase or sale of securities for various client accounts.

Item 13: Reviews of Accounts

A. Frequency and Nature of Periodic Reviews and Who Makes Those Reviews

Client accounts are reviewed with the client at least annually, usually at tax time when we prepare the client's tax return. If PLAN is managing any of the client's accounts, those Managed accounts are reviewed at least weekly. At least annually Managed Account clients receive a current position report showing investments name, current market value, amount invested and date invested. The review is conducted by Mark Schneider, CFP.

B. Factors That Will Trigger a Non-Periodic Review of Client Accounts

Non-Periodic Reviews occur when the managed investment and /or corresponding index trends are within 5% of their respective 39 week moving averages, if the market rises above or falls below its 200 day moving average, we make a rebalancing trade or any other trade. The review is conducted by Mark Schneider, CFP.

C. Content and Frequency of Regular Reports Provided to Clients

Clients receive at least annually a Current Position Report at tax time. If we are actively managing any client's accounts they will receive quarterly Current Position Reports for those accounts along with the quarterly billing.

Item 14: Client Referrals and Other Compensation

A. Economic Benefits Provided by Third Parties for Advice Rendered to Clients (Includes Sales Awards or Other Prizes)

No one who is not a client provides an economic benefit to PLAN for providing investment advice or other advisory services to PLAN clients.

B. Compensation to Non –Advisory Personnel for Client Referrals

Neither Plan nor or any related person directly or indirectly compensates any person who is not our supervised person for client referrals.

Item 15: Custody

Whether PLAN does or does not have custody of client funds or securities a qualified custodian will send quarterly, or more frequent, account statements directly to our clients, for example clients will receive account statements from the broker-dealer, bank or other qualified custodian and clients should carefully review those statements. When PLAN clients also receive account statements from PLAN, clients are urged to compare the account statements they receive from the qualified custodian with those they receive from PLAN.

Item 16: Investment Discretion

PLAN generally has discretionary authority to manage securities accounts on behalf of clients. Clients may impose limitations on this authority. Before PLAN assumes this authority the client will sign our investment management agreement which includes a limited power of attorney. In addition the client must sign a form from the qualified custodian that gives PLAN this authority.

Item 17: Voting Client Securities (Proxy Voting)

PLAN does NOT vote proxies. Clients will receive the proxy from the qualified custodian and may contact PLAN at our office if they have any questions.

Item 18: Financial Information

A. Balance Sheet

PLAN never solicits or requires prepayment of any fees therefore is not subject to providing a Balance Sheet.

B. Financial Conditions Reasonably Likely to Impair Ability to Meet Contractual Commitments to Clients

PLAN does NOT require or solicit prepayment of more than \$1,200 in fees per client; six months or more in advance therefore there is no financial condition that is reasonably likely to impair our ability to meet contractual commitments to clients.

C. Bankruptcy Petitions in Previous Ten Years

NONE.

Item 19: Requirements For State Registered Advisers

A. Principal Executive Officers and Management Persons; Their Formal Education and Business Background

See Item 4, A. & B pages 1 & 2.

B. Other Businesses in Which This Advisory Firm or its Personnel are Engaged and Time Spent on Those (If Any)

PLAN President Jake B. Schneider is the owner of QBK INC. PLAN has no ownership of QBK INC but some clients of PLAN may also be clients of QBK INC which does: TAX PREPARATION, BOOKKEEPING, PAYROLL, ACCOUNTING WRITE-UP.

PLAN may also perform the above services for the clients of PLAN.

Names that QBK INC may operate under are:

QBK INC, QUICKBOOKKEEPING, QBK TAX SERVICES

At this point QBK INC is primarily a retail Tax Preparation Service that primarily operates from January – April. Jake B. Schneider spends about 1/3 of a typical year working with QBK INC and the rest of the year working for PLAN.

C. How Performance Based Fees are Calculated and Degree of Risk to Clients

PLAN does NOT charge Performance Based Fees.

D. Material Disciplinary Disclosures for Management Persons of this Firm

NONE.

E. Material Relationships That Management Persons Have With Issuers of Securities (If Any)

NONE.