

Item 1 Cover Page

A.

Melvyn H. Nachman

Professional Planning

Brochure Supplement

Dated 2/7/2012

Contact: Melvyn Nachman, Chief Compliance Officer

100 E. Thousand Oaks Blvd., Suite 150

Thousand Oaks, California 91360

B.

This brochure supplement provides information about Melvyn Nachman that supplements Professional Planning's brochure; you should have received a copy of that brochure. Please contact Melvyn Nachman, Chief Compliance Officer if you did *not* receive Professional Planning's brochure or if you have any questions about the contents of this supplement.

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

Item 2 Education Background and Business Experience

Melvyn Nachman was born in 1943. Mr. Nachman graduated from the University of Florida in 1964, with a Bachelor's degree in Electrical Engineering. Mr. Nachman has been employed as an investment adviser representative of Professional Planning since 1973. Mr. Nachman has also been a registered representative of Mutual Securities Inc. since May of 2009. From 1997 until May of 2009 Mr. Nachman was employed as a registered representative of Royal Alliance Associates, Inc.

Mr. Nachman has been a Certified Financial Planner (CFP®) since July of 1990. The CFP® designation identifies individuals who have completed the mandatory examination, education, experience, and ethics requirements mandated by the CFP Board. Candidates must have at least three years of qualifying work experience that relates to financial planning. Candidates are required to hold a bachelors degree from an accredited university. CFP® candidates must pass an examination that covers over 100 financial planning topics, which broadly include: general principles of financial planning, insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning. Finally, candidates have ongoing ethics requirements and oversight by the CFP Board.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. **Registered Representative of Mutual Securities Inc.** As disclosed in Item 5.E of the Registrant's *Brochure*, Mr. Nachman is a registered representative of Mutual Securities Inc. ("*Mutual*"), an SEC Registered and FINRA member broker-dealer. Clients may choose to engage Mr. Nachman in his individual capacity as a registered representative of *Mutual*, to implement investment recommendations on a commission basis.

1. **Conflict of Interest** The recommendation by Mr. Nachman that a client purchases a securities commission product presents a ***conflict of interest***, as the receipt of commissions may provide an incentive to recommend investment products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any commission products from Mr. Nachman. Clients are reminded that they may purchase investment products recommended by Registrant through other, non-affiliated broker dealers. **The Registrant's Chief Compliance Officer, Melvyn Nachman, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**
2. **Commissions.** In the event the client chooses to purchase investment products through *Mutual*, brokerage commissions will be charged by to effect securities transactions, a portion of which commissions shall be paid by *Mutual* to Mr. Nachman as applicable. The brokerage commissions charged by *Mutual* may be higher or lower than those charged by other broker-dealers. In addition, *Mutual*, as well as Registrant's representatives, relative to commission mutual fund purchases, may also receive additional ongoing 12b-1 trailing commission compensation directly from the mutual fund company during the period that the client maintains the mutual fund investment. The securities commission business of Mr. Nachman is separate

and apart from Registrant's investment management services discussed in the Registrant's *Brochure*.

- B. **Licensed Insurance Agent**. Mr. Nachman, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Nachman to purchase insurance products on a commission basis.

Real Estate Broker. Melvyn Nachman, is a licensed real estate agent. Clients may choose to engage Mr. Nachman in his individual capacity as a licensed real estate agent to purchase and/or sell real estate on a commission basis.

Conflict of Interest: The recommendation by Melvyn Nachman that a client purchase an insurance product or real estate on a commission basis presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend investment products or real estate based on commissions received, rather than on a particular client's need. No client is under any obligation to purchase any commission products from Mr. Nachman. Clients are reminded that they may purchase insurance products as well as real estate recommended by Mr. Nachman through other, non-affiliated insurance agents or real estate brokers respectively. **The Registrant's Chief Compliance Officer, Melvyn Nachman, remains available to address any questions that a client or prospective may have regarding the above conflict of interest.**

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant has and provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the *Registrant's* Rule 206(4)-7 policies and procedures is to comply with the requirements of supervision requirements of Section 203(e)(6) of the Investment Advisor's Act. The Registrant's Chief Compliance Officer, Melvyn Nachman is primarily responsible for implementation of the *Registrant's* policies and procedures. Should an employee or investment adviser representative of the *Registrant* have any questions regarding the applicability/relevance of the *Act*, the *Rules*, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Mr. Nachman can be reached at (805)446-4601.

Item 1 Cover Page

A.

Cranston “Dan” Gesell

Professional Planning

Brochure Supplement

Dated 2/7/2012

Contact: Melvyn Nachman, Chief Compliance Officer

100 E. Thousand Oaks Blvd., Suite 150

Thousand Oaks, California 91360

B.

This brochure supplement provides information about Dan Gesell that supplements Professional Planning’s brochure; you should have received a copy of that brochure. Please contact Melvyn Nachman, Chief Compliance Officer, if you did *not* receive Professional Planning’s brochure or if you have any questions about the contents of this supplement.

Additional information about Dan Gesell is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Mr. Gesell was born in 1948. Mr. Gesell attended UCLA. He completed a two year program from the College of Financial Planning and has obtained his Certified Financial Planner (CFP) designation. Mr. Gesell has been employed as an investment adviser representative of Professional Planning since 2000. Mr. Gesell has also been a registered representative of Mutual Securities Inc. since June of 2009. From 2000 until June of 2009 Mr. Gesell was employed as a registered representative of Royal Alliance Associates, Inc.

Mr. Gesell has been a Certified Financial Planner (CFP®) since June of 1984. The CFP® designation identifies individuals who have completed the mandatory examination, education, experience, and ethics requirements mandated by the CFP Board. Candidates must have at least three years of qualifying work experience that relates to financial planning. Candidates are required to hold a bachelors degree from an accredited university. CFP® candidates must pass an examination that covers over 100 financial planning topics, which broadly include: general principles of financial planning, insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning. Finally, candidates have ongoing ethics requirements and oversight by the CFP Board.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. **Registered Representative of Mutual Securities Inc.** As disclosed in Item 5.E of the Registrant's *Brochure*, Mr. Gesell is a registered representative of Mutual Securities Inc. ("*Mutual*"), an SEC Registered and FINRA member broker-dealer. Clients may choose to engage Mr. Gesell in his individual capacity as a registered representative of *Mutual*, to implement investment recommendations on a commission basis.

1. **Conflict of Interest** The recommendation by Mr. Gesell that a client purchases a securities commission product presents a ***conflict of interest***, as the receipt of commissions may provide an incentive to recommend investment products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any commission products from Mr. Gesell. Clients are reminded that they may purchase investment products recommended by Registrant through other, non-affiliated broker dealers. **The Registrant's Chief Compliance Officer, Melvyn Nachman, remains available to address any questions that a client or prospective may have regarding the above conflict of interest.**
2. **Commissions.** In the event the client chooses to purchase investment products through *Mutual*, brokerage commissions will be charged by to effect securities transactions, a portion of which commissions shall be paid by *Mutual* to Mr. Gesell as applicable. The brokerage commissions charged by *Mutual* may be higher or lower than those charged by other broker-dealers. In addition, *Mutual*, as well as Registrant's representatives, relative to commission mutual fund purchases, may also receive additional ongoing 12b-1 trailing commission compensation directly from the mutual fund company during the period that the client maintains the mutual fund investment. The securities commission business of Mr. Gesell is separate

and apart from Registrant's investment management services discussed in the Registrant's *Brochure*.

- B. **Licensed Insurance Agent**. Mr. Gesell, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Gesell to purchase insurance products on a commission basis. **Conflict of Interest**: The recommendation by Mr. Gesell that a client purchase an insurance commission product presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend investment products based on commissions received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Mr. Gesell. Clients are reminded that they may purchase insurance products recommended by the Registrant through other, non-affiliated insurance agents. **The Registrant's Chief Compliance Officer, Melvyn Nachman, remains available to address any questions that a client or prospective may have regarding the above conflict of interest.**

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant has and provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the *Registrant's* Rule 206(4)-7 policies and procedures is to comply with the requirements of supervision requirements of Section 203(e)(6) of the Investment Advisor's Act. The Registrant's Chief Compliance Officer, Melvyn Nachman is primarily responsible for implementation of the *Registrant's* policies and procedures. Should an employee or investment adviser representative of the *Registrant* have any questions regarding the applicability/relevance of the *Act*, the *Rules*, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Mr. Nachman can be reached at (805)446-4601.

Item 1 Cover Page

A.

Kenneth Bock

Professional Planning

Brochure Supplement

Dated 2/7/2012

Contact: Melvyn Nachman, Chief Compliance Officer

100 E. Thousand Oaks Blvd., Suite 150

Thousand Oaks, California 91360

B.

This brochure supplement provides information about Kenneth Bock that supplements Professional Planning's brochure; you should have received a copy of that brochure. Please contact Melvyn Nachman, Chief Compliance Officer, if you did *not* receive Professional Planning's brochure or if you have any questions about the contents of this supplement.

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

Item 2 Education Background and Business Experience

Mr. Bock was born in 1961. Mr. Bock graduated from the California State University of Northridge, with a Bachelor of Arts degree. Mr. Bock has been employed as an investment adviser representative of Professional Planning since 2005. Mr. Bock has also been a registered representative of Mutual Securities Inc. since June of 2009. From 2001 until June of 2009 Mr. Bock was employed as a registered representative of Royal Alliance Associates, Inc.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

A. **Registered Representative of Mutual Securities Inc.** As disclosed in Item 5.E of the Registrant's *Brochure*, Mr. Bock is a registered representative of Mutual Securities, Inc. ("*Mutual*"), an SEC Registered and FINRA member broker-dealer. Clients may choose to engage Mr. Bock in his individual capacity as a registered representative *Mutual*, to implement investment recommendations on a commission basis.

1. **Conflict of Interest** The recommendation by Mr. Bock that a client purchases a securities commission product presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend investment products based on commissions received, rather than on a particular client's need. No client is under any obligation to purchase any commission products from Mr. Bock. Clients are reminded that they may purchase investment products recommended by Registrant through other, non-affiliated broker dealers. **The Registrant's Chief Compliance Officer, Melvyn Nachman, remains available to address any questions that a client or prospective may have regarding the above conflict of interest.**

2. **Commissions** In the event the client chooses to purchase investment products through *Mutual*, brokerage commissions will be charged by to effect securities transactions, a portion of which commissions shall be paid by *Mutual* to Mr. Bock as applicable. The brokerage commissions charged by *Mutual* may be higher or lower than those charged by other broker-dealers. In addition, *Mutual*, as well as Registrant's representatives, relative to commission mutual fund purchases, may also receive additional ongoing 12b-1 trailing commission compensation directly from the mutual fund company during the period that the client maintains the mutual fund investment. The securities commission business Mr. Bock is separate and apart from Registrant's investment management services discussed in the Registrant's *Brochure*.

B. **Licensed Insurance Agents** Mr. Bock, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Bock to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Bock that a client purchase an insurance commission product presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend investment products based on commissions received, rather than on a particular client's need. No client is under any obligation to

purchase any insurance commission products from Mr. Bock. Clients are reminded that they may purchase insurance products recommended by the Registrant through other, non-affiliated insurance agents. **The Registrant's Chief Compliance Officer, Melvyn Nachman, remains available to address any questions that a client or prospective may have regarding the above conflict of interest.**

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant has and provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the *Registrant's* Rule 206(4)-7 policies and procedures is to comply with the requirements of supervision requirements of Section 203(e)(6) of the Investment Advisor's Act. The Registrant's Chief Compliance Officer, Melvyn Nachman is primarily responsible for implementation of the *Registrant's* policies and procedures. Should an employee or investment adviser representative of the *Registrant* have any questions regarding the applicability/relevance of the *Act*, the *Rules*, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Mr. Nachman can be reached at (805)446-4601.

Item 1 Cover Page

A.

Gregory Walker

Professional Planning

Brochure Supplement

Dated 2/7/2012

Contact: Melvyn Nachman, Chief Compliance Officer

100 E. Thousand Oaks Blvd., Suite 150

Thousand Oaks, California 91360

B.

This brochure supplement provides information about Gregory Walker that supplements Professional Planning's brochure; you should have received a copy of that brochure. Please contact Melvyn Nachman, Chief Compliance Officer, if you did *not* receive Professional Planning's brochure or if you have any questions about the contents of this supplement.

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

Item 2 Education Background and Business Experience

Mr. Walker was born in 1985. Mr. Walker graduated from the California Lutheran University in 2008 with a Bachelor of Science degree. Mr. Walker has been employed as an investment adviser representative of Professional Planning since 2010. Mr. Walker has also been a registered representative of Mutual Securities Inc. since 2010. From 2008 until 2010 Mr. Walker was employed as an administrative assistant with Professional Planning. From 2004 until 2008 Mr. Walker was a student at the California Lutheran University.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. **Registered Representative of Mutual Securities Inc.** As disclosed in Item 5.E of the Registrant's *Brochure*, Mr. Walker is a registered representative of Mutual Securities Inc. ("*Mutual*"), an SEC Registered and FINRA member broker-dealer. Clients may choose to engage Mr. Walker in his individual capacity as a registered representative of *Mutual*, to implement investment recommendations on a commission basis.
1. **Conflict of Interest** The recommendation by Mr. Walker that a client purchases a securities commission product presents a ***conflict of interest***, as the receipt of commissions may provide an incentive to recommend investment products based on commissions received, rather than on a particular client's need. No client is under any obligation to purchase any commission products from Mr. Walker. Clients are reminded that they may purchase investment products recommended by Registrant through other, non-affiliated broker dealers. **The Registrant's Chief Compliance Officer, Melvyn Nachman, remains available to address any questions that a client or prospective may have regarding the above conflict of interest.**
 2. **Commissions** In the event the client chooses to purchase investment products through *Mutual*, brokerage commissions will be charged by to effect securities transactions, a portion of which commissions shall be paid by *Mutual* to Mr. Walker as applicable. The brokerage commissions charged by *Mutual* may be higher or lower than those charged by other broker-dealers. In addition, *Mutual*, as well as Registrant's representatives, relative to commission mutual fund purchases, may also receive additional ongoing 12b-1 trailing commission compensation directly from the mutual fund company during the period that the client maintains the mutual fund investment. The securities commission business Mr. Walker is separate and apart from Registrant's investment management services discussed in the Registrant's *Brochure*.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant has and provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the *Registrant's* Rule 206(4)-7 policies and procedures is to comply with the requirements of supervision requirements of Section 203(e)(6) of the Investment Advisor's Act. The Registrant's Chief Compliance Officer, Melvyn Nachman is primarily responsible for implementation of the *Registrant's* policies and procedures. Should an employee or investment adviser representative of the *Registrant* have any questions regarding the applicability/relevance of the *Act*, the *Rules*, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Mr. Nachman can be reached at (805)446-4601.