

Item 1 - Cover Page

Planned Financial Growth Co.
FORM ADV – PART 2A INFORMATION
May 24, 2012

Planned Financial Growth Co.
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Sanibel Florida 33957
Phone (239) 472-2682

This brochure provides information about the qualifications and business practices of Planned Financial Growth Co. (PFG). If you have any questions about the contents of this brochure, please contact Carl Reinhold at (239) 472-2682. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission (“SEC”) or by any state securities authority.

Additional information about PFG, including a copy of its Form ADV Part 1, is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 - Material Changes To This Brochure Since Its Last Annual Update

Item 3**Table of Contents**

<u>Item</u>		<u>Page</u>
2	Material Changes Since Last Annual Update	2
4	Advisory Business	4
5	Fees and Compensation	4
6	Performance Based Fees and Side-by-Side Management	5
7	Types of Clients	5
8	Methods of Analysis, Investment Strategies and Risk of Loss.....	5
9	Disciplinary Information.....	5
10	Other Financial Industry Activities and Affiliations	6
11	Code of Ethics, Participation or Interest in Client Transactions and Personal Trading.....	6
12	Brokerage Practices	7
13	Review of Accounts.....	7
14	Client Referrals and Other Compensation	7
15	Custody	8
16	Investment Discretion	8
17	Voting Client Securities	8
18	Financial Information.....	9
	Privacy Policy	10
Schedule 2B	Brochure Supplements - Carl Reinhold, Sole Proprietor.....	12

Item 4 - Advisory Business

Planned Financial Growth Co. (PFG) is an investment adviser registered with the U.S. Securities and Exchange Commission ("SEC"). PFG provides discretionary investment supervisory services to a broad range of clients. PFG is wholly-owned by Carl Reinhold. Carl Reinhold became registered with the SEC as an investment adviser in 1983. PFG is not under common control with any other firm. PFG also does not control any other firm or engage in any other business activity. PFG's advisory services are described in detail below.

Non-discretionary Investment Supervisory Services

Investment Supervisory Services begins with PFG analyzing the investments in a client's current portfolio and obtaining information from the client pertaining to the client's financial situation, objectives, goals and investment restrictions. Services begin by a client identifying the client's investment objectives. The firm then makes recommendations with respect to investments in the client's account consistent with the client's objectives and investment restrictions. Recommendations relate to investment of cash equivalents, bonds, shares of common or preferred stock, mutual funds, or other securities. Once a portfolio is established, PFG monitors the performance of the account.

Clients may place reasonable investment restrictions on their account, and may contact PFG at any time. All advice is based on information provided by the client. It is the client's responsibility to be certain that PFG has current and accurate information.

PFG will provide advice and take action in the performance of its duties to a client which may differ from advice given, or the timing and nature of the action taken, with respect to other client accounts.

PFG does not assure or guarantee the results of any of its recommendations; thus, losses can occur from following PFG's advice pertaining to any investment or investment approach, including using conservative investment strategies.

As of the date of this brochure, PFG has assets under discretionary management of \$41,725,163 and none under non-discretionary management.

Item 5 - Fees and Compensation

PFG's fees for Investment Supervisory Services is payable thrice a year in advance or once a year if less than \$500. The annualized rates: under \$100,000, 2.9% or \$2,000 maximum; \$100,000 - \$1,000,000, 1.0% or \$7,500 maximum; \$1,000,000 - \$2,000,000, .75% or \$10,000 maximum; \$2,000,000 - \$5,000,000, .50% or \$12,500 maximum; Over \$5,000,000, .25%, of the value of assets maintained in the account subject to PFG's supervision.

A client who enters into an advisory agreement with PFG may terminate the agreement immediately upon written notice. If terminated, the PFG is obliged to refund fees earned to the date of termination on a prorated basis. Fees may be changed upon advanced written notice to clients.

Prospective clients should be aware that, in addition to PFG's management fee, each mutual fund in which a client's assets may be invested also pays its own advisory fees and other expenses that already have been deducted from the fund's reported performance and, depending on the fund, a client may be able to invest directly in the shares issued by a mutual fund with or without incurring any sales or advisory management fees. In addition, there are tax effects pertaining to fund share redemptions made by PFG on

behalf of clients. Redemptions are taxable events which may accelerate the recognition of capital gains, and frequent redemptions may result in short term, rather than long term, capital gains.

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

PFG does not charge any performance-based fees. All fees are disclosed in Item 5.

Item 7 - Types of Clients/Minimum Account Size

PFG makes advisory services available to a wide variety of clients including, but not limited to, individuals, banks or thrift institutions, pension and profit sharing plans, trusts, estates, charitable organizations, corporations and other business entities.

PFG does not require a minimum account size or minimum fee. The firm does, however, have the right to reject or terminate any account for any reason.

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

PFG's security analysis methods include, but are not limited to, fundamental analysis (evaluating securities based upon its historical and projected financial performance); technical analysis (examining technical moves in the price of an issue based upon peer securities or comparisons to an investment sector or index) and cyclical analysis (determining the desirability of an issue based upon the status of an issue within the price cycle the security or similar securities have followed historically).

PFG's main sources of information include, but are not limited to, financial newspapers and magazines, research materials prepared by others, corporate rating services, annual reports, prospectuses and public filings.

PFG does not guarantee the results of the advice given. Thus, significant losses can occur by investing in any security, or by following any strategy, including mutual funds used in conservative investment strategies recommended or applied by PFG.

Item 9 - Disciplinary Information

PFG does not have any disciplinary information to report regarding itself or any of its advisers or other related persons.

Item 10 - Other Financial Industry Activities and Affiliations

PFG recommends that clients establish their brokerage accounts with either TD Ameritrade (Ameritrade) or Charles Schwab & Co., Inc. (Schwab). Ameritrade and Schwab are among few brokerages that provide access to the Dimensional Funds no-load mutual fund family. PFG is among few investment advisories allowed to trade Dimensional Funds. Dimensional provides no commission to PFG. Both Ameritrade and Schwab also provide on-line computer access to account information, research and pricing services. Notwithstanding such request, a client will retain its ability to request at any time that transactions be effected through another brokerage.

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

Reinhold may, from time to time, buy or sell mutual funds for his personal accounts which Reinhold also recommends to advisory clients. At all times, recommendations to advisory clients will be based upon the client's investment objectives and restrictions and, to the extent that securities transactions similar to those recommended to a client are contemplated for firm or Representative accounts, client transactions will be given priority.

PFG anticipates that any securities which it recommends to its clients and which it may buy and sell for its own account will be limited to widely held mutual funds for which public information is readily available. PFG does not recommend client transactions in privately-held securities. PFG will delay placing orders for the purchase or sale of non-mutual fund securities for its own accounts which are also recommended to clients until PFG reasonably believes all client transactions have been effected. PFG has developed a Code of Ethics which requires, among other reports, reports of expected transactions and annual position reports. Designed to prevent conflicts of interest, the Code also requires those having access to confidential information to provide a list of all personal transactions during a quarter. A complete copy of the Code is available upon request.

Item 12 - Brokerage Practices

PFG recommends that advisory clients establish an account with either Ameritrade or Schwab, broker-dealer members of SIPC. Ameritrade and Schwab are among few brokerages that provide access to the Dimensional Funds no-load mutual fund family. PFG is among few investment advisories allowed to trade Dimensional Funds. Dimensional provides no commission to PFG. Ameritrade or Schwab provides PFG with discounted commission schedules, on-line computer access to account information, research and pricing services. Notwithstanding such recommendation, each client retains the ability to request that transactions be effected through another broker-dealer.

When providing its management services, PFG will in most cases place its securities transaction orders through Ameritrade or Schwab. Each carries client accounts on their records, processes transactions ordered by the firm, provides computer access to PFG for customer account positions and provides quotes and data needed by PFG for its reports to clients. These services are provided to PFG at minimal or no cost. Although a client is not obligated to utilize the services of Ameritrade or Schwab, PFG believes the use of the firms is a convenient means of obtaining efficient transaction executions, account reference and reporting services for account positions. However, the receipt of such services also creates an inducement and conflict of interest for PFG since referring clients to any other firm may result in higher reporting and overhead costs to PFG.

PFG does not process transactions through either Ameritrade or Schwab in return for referring new clients to PFG.

Item 13 - Review of Accounts and Reports

Client accounts are reviewed internally no less frequently than monthly for purposes of monitoring account performance and evaluating investment recommendations. Frequency of review is based upon assets held in the account, stated client investment objectives, security and market movements and other factors.

Client account performance is reviewed formally with each client no less frequently than annually. Clients may request formal reviews more frequently. Clients are provided with written portfolio summaries in connection with each formal review.

Item 14 - Client Referrals and Other Compensation

PFG does not currently have any client referral relationships. Thus, it does not pay any fee to a third party for making client referrals to it.

Item 15 - Custody

PFG does not take custody of client funds or securities. These safekeeping services are typically provided to managed accounts by the brokerage firm processing the securities transactions ordered by PFG.

To the extent a client receives any account or other investment ownership statement from PFG, PFG recommends the client carefully compare the information in the report to the information in the custodian's statements.

Item 16 - Investment Discretion

PFG uses trading discretion when providing advisory services. Client approval is not needed prior to any trading in the client's account.

Item 17 - Voting Proxies on Client Securities

The following information briefly summarizes PFG's Policy and Procedures regarding how PFG votes proxies when providing advisory services to its clients.

Guiding Principles. PFG's Policy and Procedures relating to voting proxies are designed to ensure that proxies are voted in the best interests of the clients. The Policies and Procedures do not apply to most situations as most clients retain voting discretion. In those situations, PFG will cooperate with the client to ensure proxies are voted as directed by the client. In addition, PFG will abide by specific voting guidelines on certain policy issues as requested by particular clients on a case-by-case basis.

Primary Objective. In general, proxies will be voted in a manner designed to maximize the value of client investments. In evaluating a particular proxy proposal, PFG will take into consideration, among other things, the period of time over which the voting shares of the company are expected to be held, the size of the position, the costs involved in the proxy proposal and the existing governance documents of the affected company, as well as its management and operations. Proxy proposals that change the existing status of a company will be reviewed to evaluate the desirability of the change, and to determine the benefits to the company and its shareholders, but PFG's primary objective is always to protect and enhance the economic interests of its clients.

Generally, it is PFG's policy to vote in accordance with management's recommendations on most issues since the capability of management is one of the criteria used by PFG in selecting stocks.

Exceptions. When PFG believes management is acting on its own behalf, instead of on behalf of the well-being of the company and its shareholders, or when PFG believes that management is acting in a manner that is adverse to the rights of the company's shareholders, PFG will take steps to represent the interests of its clients and, as a result, may elect to vote against management's recommendations.

In situations where PFG is extremely displeased with management's performance, it may withhold votes or vote against management's slate of directors and other management proposals as a means of

communicating its dissatisfaction. This occasion most often develops when PFG believes that management has displayed a consistent inability or lack of interest in moving the company toward achieving its potential and that a message needs to be sent that the company's shareholders are not satisfied with the status quo.

Other Factors PFG Considers. PFG recognizes that the activity or inactivity of a company with respect to matters of social, political or environmental concern may have an effect upon the economic success of the company and the value of its securities. However, PFG does not consider it appropriate, or in the interests of its clients, to impose its own moral standards on others. Therefore, it normally supports management's position on matters of social, political or environmental concern, except where it believes that a different position would be in the economic interests of company shareholders.

Conflicts. In evaluating a proxy proposal, the Chief Compliance Officer is ultimately responsible for considering whether there are any circumstances that may give rise to a conflict of interest in connection with voting client proxies either because of a business relationship between PFG and the company or otherwise.

Voting Procedures. All proxy proposals are voted on an individual basis. In general, when a conflict exists, the Chief Compliance Officer determines whether the proxy may be voted by PFG or whether it should be referred to the client (or another fiduciary of the client) for voting purposes. Alternatively, PFG may consult directly with a client to obtain the client's consent before voting the proxies. PFG will not refrain from voting proxies just because a conflict exists because PFG has a fiduciary duty to take action on all proxies.

How To Obtain More Information. For additional information regarding PFG's proxy voting policies and procedures, clients should contact PFG by writing to Planned Financial Growth Co. 629H Nerita Street, Sanibel Florida, or calling (239) 472-2682.

Item 18 - Financial Information

PFG does not receive fees of more than \$500, six months or more in advance, hence no financial statement for PFG is attached. PFG does not have any financial condition that is reasonably likely to impair its ability to meet its contracted commitment to any client.

NOTICE REGARDING TREATMENT OF CONFIDENTIAL INFORMATION

Privacy Notice to Clients.

PFG strongly believes in protecting the confidentiality and security of information collected about you. This notice describes PFG's privacy policy and describes how information about you is handled.

Why Collect And How Information is Used.

When PFG evaluates your request for PFG's services, provides investment advice to you and processes transactions for your account, you typically provide PFG with certain personal information necessary to provide advice and process transactions. PFG may also use that information to offer you other services PFG provide which may meet your investment needs.

What Information PFG Collect.

The personal information PFG collect may include:

- Name and address;
- Social Security or taxpayer identification number;
- Assets;
- Income;
- Account balance and positions;
- Investment activity;
- Accounts at other institutions.

How PFG Protect Information.

PFG do not sell your personal information to anyone.

PFG treat information about current and former clients and their accounts in a confidential manner. PFG's employees may access information and provide it to third parties only when completing a transaction at your request or providing PFG's other services to you.

At your request, PFG may disclose information to attorneys, accountants, lawyers, securities professionals and others to assist PFG, or them, in providing services to you.. PFG may make additional disclosures as permitted by law.

PFG also maintain physical, electronic, and procedural safeguards to protect information. PFG comply with PFG's established information confidentiality provisions.

Access to and Correction of Information.

Generally, upon your written request, PFG will make available information for your review. Information collected in connection with, or in anticipation of, any claim or legal proceeding will not be made available.

If your personal information with PFG becomes inaccurate, or if you need to make a change to that information, please contact PFG at the number shown below so PFG can update our records.

Further Information.

For additional information regarding our privacy policy, please contact by writing to Planned Financial Growth Co. 629H Nerita Street, Sanibel Florida, or calling (239) 472-2682.

Item 1 - Cover Page

SCHEDULE 2B - BROCHURE SUPPLEMENT

Carl D. Reinhold, Sole Proprietor
May 24, 2012

PLANNED FINANCIAL GROWTH CO. 629H Nerita Street, Sanibel Florida, (239) 472-2682.

This brochure supplement provides information about Carl Reinhold that supplements the Planned Financial Growth Co. (PFG) brochure. You should have received a copy of that brochure. Please contact Carl Reinhold if you did not receive PFG's brochure or if you have any questions about the contents of this supplement.

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

Item 2 - Educational Background and Business Experience

Reinhold, born in 1941, graduated from Marquette University in Milwaukee, Wisconsin with a Bachelor of Science degree in Journalism in 1963. Since 1983, he has been self-employed as an investment adviser with Planned Financial Growth Co. He was a securities registered representative for A.G. Edwards, Inc. from July, 1982 to July, 1983.. Reinhold has successfully passed the FINRA Series 7, General Securities Representative Exam and Series 24 General Securities Principal Exam

Item 3 - Disciplinary Information

Reinhold does not have any disciplinary information to disclose. He has not: (a) been party to a criminal or civil action in a domestic, foreign or military court, (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency or any foreign financial regulatory authority; or (c) been party to a self-regulatory proceeding.

Item 4 - Other Business Activities

Reinhold has no other business activities

Item 5 - Additional Compensation

Reinhold receives no additional compensation.

Item 6 - Supervision

Reinhold is the Chief Compliance Officer of PFG. He is responsible for supervision of operations. His contact information is available on the cover page of this brochure supplement.

Reinhold reviews and monitors his advisory activity for suitability of recommendations and compliance with regulatory and internal procedures.

