

**Item 1 Cover Page**

A.

**Steven W. Kaye**

American Economic Planning Group, Inc.

Brochure Supplement  
Dated 3/15/2012

Contact: Steven W. Kaye, Chief Compliance Officer  
25 Independence Boulevard, Suite 102  
Warren, New Jersey 07059

B.

**This Brochure Supplement provides information about Steven W. Kaye that supplements the American Economic Planning Group, Inc. Brochure. You should have received a copy of that Brochure. Please contact Steven W. Kaye, Chief Compliance Officer, if you did *not* receive American Economic Planning Group, Inc.'s Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Steven W. Kaye is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

**Item 2 Education Background and Business Experience**

Steven W. Kaye was born in 1957. Mr. Kaye earned a Bachelor of Science in Accounting at Rutgers University. Mr. Kaye is President and has been an investment adviser representative of American Economic Planning Group, Inc. since 1983.

Mr. Kaye has been a Certified Financial Planner (CFP®) since 11/28/1988. 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.

Mr. Kaye has held the designation of Chartered Life Underwriter (CLU<sup>®</sup>) since 10/1988. CLU<sup>®</sup> is a financial planning designation for the insurance industry conferred by The American College. Candidates must meet education, experience, examination, and continuing ethical requirements. Candidates must have at least three years of experience in the financial industry, or an undergraduate or graduate degree from an accredited university and two years of experience in the financial industry. Candidates are required to take eight academic courses each followed by an exam. The courses and exams cover topics in finance, investing, insurance, and estate planning.

Mr. Kaye has held the designation of Chartered Financial Consultant (ChFC<sup>®</sup>) since 10/1988. ChFC<sup>®</sup> is a financial planning designation for the insurance industry conferred by The American College. Candidates must meet education, experience, examination, and continuing ethical requirements. Candidates must have at least three years of experience in the financial industry, or an undergraduate or graduate degree from an accredited university and two years of experience in the financial industry. Candidates are required to take nine academic courses each followed by an exam. The courses and exams cover topics in finance, investing, insurance, and estate planning.

Mr. Kaye has been a Registered Health Underwriter (“RHU”) since 4/1990. RHU is a health insurance designation for the insurance industry conferred by the American College. Candidates must meet education, experience, examination and continuing ethical requirements. Candidates must have at least three years of business experience in either insurance, health care, financial services and employee benefits. The three-year period must be within the five years preceding the date of the award. An undergraduate or graduate degree from an accredited educational institution qualifies as one year of business experience. Part-time qualifying business experience is credited toward the three-year requirement on an hourly basis (2,000 hours being equivalent to one year of business experience). All RHU<sup>®</sup>s are subject to the PALE Recertification Program. RHU<sup>®</sup>s engaged as licensed insurance agents/brokers/consultants, licensed security representatives/registered investment advisors, financial consultants, attorneys, accountants, employee benefit specialists, are required to earn 30 hours of CE credit every two years.

Mr. Kaye has been a Certified Employee Benefit Specialist (CEBS<sup>®</sup>) since 6/30/1991. The CEBS<sup>®</sup> designation identifies individuals who have the mandatory examination requirements for each one of the following courses: Group Health Plan Design, Group Benefits Management, Health Care Financing and Economics, Retirement Plan Design, Retirement Plan Management, Asset Management, Human Resources and Compensation Management, Compensation Concepts and Principles, and Executive Compensation. In the United States the CEBS<sup>®</sup> designation is cosponsored by the International Foundation and the Wharton School of the University of Pennsylvania.

Mr. Kaye became a Accredited Asset Management Specialist (AAMS<sup>®</sup>) on 7/9/99. The AAMS<sup>®</sup> is awarded by the College for Financial Planning to investment professionals who complete its 12-module AAMS<sup>®</sup> Professional Education Program, pass an examination, commit to a code of

ethics and agree to pursue continuing education. Continued use of the AAMS<sup>®</sup> designation is subject to ongoing renewal requirements. Every two (2) years the designee must renew their right to continue using the AAMS<sup>®</sup> designation by completing 16 hours of continuing education and reaffirming to abide by the Standards of Professional Conduct.

Mr. Kaye became a Certified Retirement Counselor (CRC<sup>®</sup>) on 9/16/2003. The CRC<sup>®</sup> designation is awarded to individuals who have either: 1) a bachelor's degree (or higher) or its equivalent, in any discipline, from an accredited college or university and have a minimum of two (2) years relevant retirement-related professional experience (within the last five (5) years) **or** 2) a high school diploma or its equivalent and have a minimum of five (5) years relevant retirement-related professional experience (within the past seven (7) years). In addition to the above prerequisite requirements, candidates must pass a comprehensive proctored examination, pass a complete background check, agree to be bound by the CRC<sup>®</sup> Code of Ethics and complete fifteen (15) hours of approved continuing education on an annual basis.

### **Item 3 Disciplinary Information**

None.

### **Item 4 Other Business Activities**

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. **Licensed Insurance Agents.** Mr. Kaye owns American Benefits Planning Group, Inc. ("ABPG"), a licensed insurance agency, and in such capacity may offer for sale, insurance-related products on a commission basis, including the sale of such products to investment advisory clients. ABPG's insurance-related activities are currently limited to individual and group life and health insurance sales on a commission basis. **Conflict of Interest:** The recommendation by Mr. Kaye that a client purchase an insurance commission product from ABPG presents a *conflict of interest*, as the receipt of commissions by ABPG 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 ABPG. Clients are reminded that they may purchase insurance products recommended by Mr. Kaye through other, non-affiliated insurance agents. **The Registrant's Chief Compliance Officer, Steven W. Kaye, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

### **Item 5 Additional Compensation**

None.

## **Item 6 Supervision**

The Registrant 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 ("*Act*"). The Registrant's Chief Compliance Officer, Steven W. Kaye, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee or investment adviser representative of the Registrant have any questions regarding the applicability/relevance of the *Act*, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Mr. Kaye at (908) 757-5600.

**Item 1 Cover Page**

A.

**Michael A. Seidel**

American Economic Planning Group, Inc.

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Dated 3/15/2012

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**This Brochure Supplement provides information about Michael A. Seidel that supplements the American Economic Planning Group, Inc. Brochure. You should have received a copy of that Brochure. Please contact Steven W. Kaye, Chief Compliance Officer, if you did *not* receive American Economic Planning Group, Inc.'s Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Michael A. Seidel is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

**Item 2 Education Background and Business Experience**

Michael A. Seidel was born in 1955. Mr. Seidel earned a Bachelor of Science in Information Systems from University of Maryland and a Master of Science degree in Business and Statistics from University of Wisconsin. Mr. Seidel is Chief Operations Officer and has been an investment adviser representative of American Economic Planning Group, Inc. since November 2001.

Mr. Seidel has been a Certified Financial Planner (CFP®) since 2004. 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. The supervised person is not actively engaged in any other investment-related businesses or occupations.

### **Item 5 Additional Compensation**

None.

### **Item 6 Supervision**

The Registrant 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 ("*Act*"). The Registrant's Chief Compliance Officer, Steven W. Kaye, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee or investment adviser representative of the Registrant have any questions regarding the applicability/relevance of the *Act*, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Mr. Kaye at (908) 757-5600.

## Item 1 Cover Page

A.

**Peter A. Needham**

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**This Brochure Supplement provides information about Peter A. Needham that supplements the American Economic Planning Group, Inc. Brochure. You should have received a copy of that Brochure. Please contact Steven W. Kaye, Chief Compliance Officer, if you did *not* receive American Economic Planning Group, Inc.'s Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Peter A. Needham is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## Item 2 Education Background and Business Experience

Peter A. Needham was born in 1953. Mr. Needham earned a Bachelor of Science degree in Finance from Villanova University and a Master of Business Administration degree from Fairleigh Dickinson University. Mr. Needham is an Executive Vice President and has been an investment adviser representative of American Economic Planning Group, Inc. since June 2002.

Mr. Needham has been a Certified Financial Planner (CFP®) since 2005. 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. The supervised person is not actively engaged in any other investment-related businesses or occupations.

### **Item 5 Additional Compensation**

None.

### **Item 6 Supervision**

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**Item 1 Cover Page**

A.

**Eugene G. Francis**

American Economic Planning Group, Inc.

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B.

**This Brochure Supplement provides information about Eugene G. Francis that supplements the American Economic Planning Group, Inc. Brochure. You should have received a copy of that Brochure. Please contact Steven W. Kaye, Chief Compliance Officer, if you did *not* receive American Economic Planning Group, Inc.'s Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Eugene G. Francis is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

**Item 2 Education Background and Business Experience**

Eugene G. Francis was born in 1949. Mr. Francis earned a Bachelor of Arts degree in Art History from Rutgers University and his MBA from Seton Hall University. Mr. Francis is a Vice President Financial and Estate Planning and has been an investment adviser representative of American Economic Planning Group, Inc. since May 2003.

Mr. Francis has been a Certified Financial Planner (CFP®) since 1995. 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.

Mr. Francis has held the designation of Chartered Life Underwriter (CLU®) since 2004. CLU® is a financial planning designation for the insurance industry conferred by The American College. Candidates must meet education, experience, examination, and continuing ethical requirements. Candidates must have at least three years of experience in the financial industry, or an undergraduate or graduate degree from an accredited university and two years of experience in the financial industry. Candidates are required to take eight academic courses each followed by an exam. The courses and exams cover topics in finance, investing, insurance, and estate planning.

Mr. Francis has held the designation of Chartered Advisor for Senior Living (CASL®) since 2008. The CASL® credential provides advisors with in-depth training on issues impacting seniors and those planning for retirement. The designation incorporates five required, college-level courses that represent an average total study time of more than 250 hours. Topics include investments, estate planning, health and long-term care financing, and financial decisions for retirement. CASL® designees must meet experience, continuing education and ethics requirements. The credential is awarded by The American College, a non-profit educator with an 84-year heritage and the top level of academic accreditation.

### **Item 3 Disciplinary Information**

None.

### **Item 4 Other Business Activities**

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. **Licensed Insurance Agents.** Mr. Francis, 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. Francis to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Francis 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. Francis. 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, Steven W. Kave, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

### **Item 5 Additional Compensation**

None.

### **Item 6 Supervision**

The Registrant 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 ("*Act*"). The Registrant's Chief Compliance Officer, Steven W. Kaye, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee or investment adviser representative of the Registrant have any questions regarding the applicability/relevance of the *Act*, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Mr. Kaye at (908) 757-5600.

## Item 1 Cover Page

A.

**Gary M. Shor**

American Economic Planning Group, Inc.

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Contact: Steven W. Kaye, Chief Compliance Officer  
25 Independence Boulevard, Suite 102  
Warren, New Jersey 07059

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**This Brochure Supplement provides information about Gary M. Shor that supplements the American Economic Planning Group, Inc. Brochure. You should have received a copy of that Brochure. Please contact Steven W. Kaye, Chief Compliance Officer, if you did *not* receive American Economic Planning Group, Inc.'s Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Gary M. Shor is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## Item 2 Education Background and Business Experience

Gary M. Shor was born in 1959. Mr. Shor earned a Bachelor of Business Administration degree in 1981 from the University of Delaware and his MBA from Pace University. Mr. Shor is a Vice President Financial and Estate Planning and has been an investment adviser representative of American Economic Planning Group, Inc. since November 2004.

Mr. Shor has been a Certified Financial Planner (CFP®) since 2007. 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. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. **Licensed Insurance Agents.** Mr. Shor, 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. Shor to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Shor 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. Shor. 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, Steven W. Kaye, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

### Item 5 Additional Compensation

None.

### Item 6 Supervision

The Registrant 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 ("Act"). The Registrant's Chief Compliance Officer, Steven W. Kaye, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee or investment adviser representative of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Mr. Kaye at (908) 757-5600.

## Item 1 Cover Page

A.

**Alyssa Y. McMahon**

American Economic Planning Group, Inc.

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Dated 3/15/2012

Contact: Steven W. Kaye, Chief Compliance Officer  
25 Independence Boulevard, Suite 102  
Warren, New Jersey 07059

B.

**This Brochure Supplement provides information about Alyssa Y. McMahon that supplements the American Economic Planning Group, Inc. Brochure. You should have received a copy of that Brochure. Please contact Steven W. Kaye, Chief Compliance Officer, if you did *not* receive American Economic Planning Group, Inc.'s Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Alyssa Y. McMahon is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## Item 2 Education Background and Business Experience

Alyssa Y. McMahon was born in 1980. Ms. McMahon earned her Bachelor of Science degree in Finance and Management from the Montclair State University and her MBA from Rutgers School of Business. Ms. McMahon has been a Financial Planner of American Economic Planning Group, Inc. since 2005.

Ms. McMahon has held the designation of Certified Financial Planner (CFP®) since 2008. 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. The supervised person is not actively engaged in any other investment-related businesses or occupations.

### **Item 5 Additional Compensation**

None.

### **Item 6 Supervision**

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**Item 1 Cover Page**

A.

**Deborah R. Frisby**

American Economic Planning Group, Inc.

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**This Brochure Supplement provides information about Deborah R. Frisby that supplements the American Economic Planning Group, Inc. Brochure. You should have received a copy of that Brochure. Please contact Steven W. Kaye, Chief Compliance Officer, if you did *not* receive American Economic Planning Group, Inc.'s Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Deborah R. Frisby is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

**Item 2 Education Background and Business Experience**

Deborah R. Frisby was born in 1949. Ms. Frisby earned her Bachelor of Arts degree in International Affairs from Lake Forest College and her MBA from the Executive Program at Temple University's Fox School of Business. Ms. Frisby has been a Financial Planner of American Economic Planning Group, Inc. since July 2006. From March 1998 through July 2006, Ms. Frisby was employed in Financial Services including as a Financial Planner for The Vanguard Group.

Ms. Frisby has held the designation of Certified Financial Planner (CFP®) since 2005. 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. The supervised person is not actively engaged in any other investment-related businesses or occupations.

### **Item 5 Additional Compensation**

None.

### **Item 6 Supervision**

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**Item 1 Cover Page**

A.

**Robert P. Renshaw**

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**Additional information about Robert P. Renshaw is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

**Item 2 Education Background and Business Experience**

Robert P. Renshaw was born in 1973. Mr. Renshaw earned his Bachelor of Science degree in Accounting from Montclair State University. Mr. Renshaw has been a Financial Planner of American Economic Planning Group, Inc. since June 2008. From October 2006 through June 2008, Mr. Renshaw was employed as a Financial Planner with First Global Advisors, Inc and from June 2005 through June 2008, Mr. Renshaw was a Financial Adviser with 1<sup>st</sup> Global Advisors, Inc.

Mr. Renshaw has held the designation of Certified Financial Planner (CFP®) since 1/28/10. 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. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. **Licensed Insurance Agents.** Mr. Renshaw, 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. Renshaw to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Renshaw 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. Renshaw. 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, Steven W. Kaye, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

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**Item 1 Cover Page**

A.

**Mark Ukrainskyj**

American Economic Planning Group, Inc.

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**Additional information about Mark Ukrainskyj is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

**Item 2 Education Background and Business Experience**

Mark Ukrainskyj was born in 1967. Mr. Ukrainskyj earned his Bachelor of Science degree in Finance and Multinational Management from the Wharton School of Business at the University of Pennsylvania in 1988, and a Masters of Business Administration in Finance from the Haas School of Business at the University of California in 1993. Mr. Ukrainskyj has been Chief Investment Officer of American Economic Planning Group, Inc. since September 1999.

Mr. Ukrainskyj has held the designation of Chartered Financial Analyst (CFA<sup>®</sup>) since 1998. CFA<sup>®</sup> designates an international professional certificate that is offered by the CFA Institute. Candidates that pursue the certification have in-depth knowledge of securities types and investment vehicles. In order to qualify for a CFA<sup>®</sup>, candidates must meet standards for examination, education, experience, and ethics. First, candidates must possess a bachelor's degree from an accredited school, or its equivalent. Second, candidates must have completed 48

months of qualified professional work experience, generally related to evaluating or applying financial, economic, and/or statistical data as part of the investment decision-making process involving securities or similar investment. Third, candidates must pass a series of three six-hour exams that covers ethics, quantitative methods, economics, corporate finance, financial reporting and analysis, security analysis, and portfolio management. Finally, candidates must meet and continue to adhere to a strict Code of Ethics and Standards governing their professional conduct, as reviewed by the CFA Institute.

### **Item 3 Disciplinary Information**

None.

### **Item 4 Other Business Activities**

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.

### **Item 5 Additional Compensation**

None.

### **Item 6 Supervision**

The Registrant 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 ("*Act*"). The Registrant's Chief Compliance Officer, Steven W. Kaye, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee or investment adviser representative of the Registrant have any questions regarding the applicability/relevance of the *Act*, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Mr. Kaye at (908) 757-5600.

**Item 1 Cover Page**

A.

**Michael J. Whittemore**

American Economic Planning Group, Inc.

Brochure Supplement

Dated 3/15/2012

Contact: Steven W. Kaye, Chief Compliance Officer  
25 Independence Boulevard, Suite 102  
Warren, New Jersey 07059

B.

**This Brochure Supplement provides information about Michael J. Whittemore that supplements the American Economic Planning Group, Inc. Brochure. You should have received a copy of that Brochure. Please contact Steven W. Kaye, Chief Compliance Officer, if you did *not* receive American Economic Planning Group, Inc.'s Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Michael J. Whittemore is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

**Item 2 Education Background and Business Experience**

Michael J. Whittemore was born in 1978. Mr. Whittemore earned his Bachelor of Arts degree in Economics from the Rutgers University. Mr. Whittemore has been a Portfolio Manager of American Economic Planning Group, Inc. since December 2002.

Mr. Whittemore has held the designation of Chartered Financial Analyst (CFA<sup>®</sup>) since 2005. CFA<sup>®</sup> designates an international professional certificate that is offered by the CFA Institute. Candidates that pursue the certification have in-depth knowledge of securities types and investment vehicles. In order to qualify for a CFA<sup>®</sup>, candidates must meet standards for examination, education, experience, and ethics. First, candidates must possess a bachelor's degree from an accredited school, or its equivalent. Second, candidates must have completed 48 months of qualified professional work experience, generally related to evaluating or applying financial, economic, and/or statistical data as part of the investment decision-making process involving securities or similar investment. Third, candidates must pass a series of three six-hour exams that covers ethics, quantitative methods, economics, corporate finance, financial reporting

and analysis, security analysis, and portfolio management. Finally, candidates must meet and continue to adhere to a strict Code of Ethics and Standards governing their professional conduct, as reviewed by the CFA Institute.

### **Item 3 Disciplinary Information**

None.

### **Item 4 Other Business Activities**

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.

### **Item 5 Additional Compensation**

None.

### **Item 6 Supervision**

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**Item 1 Cover Page**

A.

**Aldo S. Vultaggio**

American Economic Planning Group, Inc.

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Dated 3/15/2012

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**Additional information about Aldo S. Vultaggio is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

**Item 2 Education Background and Business Experience**

Aldo S. Vultaggio was born in 1981. Mr. Vultaggio earned his Bachelor of Science degree in Engineering, *summa cum laude*, from the Villanova University. Mr. Vultaggio earned his Master's of Business Administration degree in Finance and Accounting from Baruch College's Zicklin School of Business. Mr. Vultaggio has been an Assistant Portfolio Manager of American Economic Planning Group, Inc. since October 2006. From July 2003 through September 2006, Mr. Vultaggio was a Technology Analyst with Merrill Lynch.

Mr. Vultaggio has held the designation of Chartered Financial Analyst (CFA<sup>®</sup>) since 2007. CFA<sup>®</sup> designates an international professional certificate that is offered by the CFA Institute. Candidates that pursue the certification have in-depth knowledge of securities types and investment vehicles. In order to qualify for a CFA<sup>®</sup>, candidates must meet standards for examination, education, experience, and ethics. First, candidates must possess a bachelor's degree from an accredited school, or its equivalent. Second, candidates must have completed 48 months of qualified professional work experience, generally related to evaluating or applying

financial, economic, and/or statistical data as part of the investment decision-making process involving securities or similar investment. Third, candidates must pass a series of three six-hour exams that covers ethics, quantitative methods, economics, corporate finance, financial reporting and analysis, security analysis, and portfolio management. Finally, candidates must meet and continue to adhere to a strict Code of Ethics and Standards governing their professional conduct, as reviewed by the CFA Institute.

### **Item 3 Disciplinary Information**

None.

### **Item 4 Other Business Activities**

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.

### **Item 5 Additional Compensation**

None.

### **Item 6 Supervision**

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## **Item 1 Cover Page**

A.

**Mark Donnelly**

American Economic Planning Group, Inc.

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**Additional information about Aldo S. Vultaggio is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Item 2 Education Background and Business Experience**

Mark Donnelly was born in 1982. Mr. Donnelly earned his Bachelor of Science degree in Business Administration from the Sellinger School of Business at Loyola University Maryland in 2006, and a Master of Science in Finance also from Loyola University Maryland in 2008. Mr. Donnelly has been a Research Analyst and Assistant Portfolio Manager with American Economic Planning Group, Inc. since June 2011.

Prior to his employment at American Economic Planning Group, Inc. Mr. Donnelly was a Senior Analyst and Assistant Trader with VERO Capital Management, LLC for a period of four-years. Mr. Donnelly's responsibilities included analyzing many different fixed income asset classes, including residential mortgage backed securities, commercial mortgage backed securities, asset backed securities, collateralized debt obligations, high yield corporate bonds, and municipal bonds, and general administrative duties in connection with the trading of these securities.

## **Item 3 Disciplinary Information**

None.

#### **Item 4 Other Business Activities**

- B. The supervised person is not actively engaged in any other investment-related businesses or occupations.

#### **Item 5 Additional Compensation**

None.

#### **Item 6 Supervision**

The Registrant 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 ("*Act*"). The Registrant's Chief Compliance Officer, Steven W. Kaye, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee or investment adviser representative of the Registrant have any questions regarding the applicability/relevance of the *Act*, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Mr. Kaye at (908) 757-5600.

**Item 1 Cover Page**

A.

**Brian Gregov**

American Economic Planning Group, Inc.

Brochure Supplement

Dated 3/15/2012

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B.

**This Brochure Supplement provides information about Brian Gregov that supplements the American Economic Planning Group, Inc. Brochure. You should have received a copy of that Brochure. Please contact Steven W. Kaye, Chief Compliance Officer, if you did *not* receive American Economic Planning Group, Inc.'s Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Brian Gregov is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

**Item 2 Education Background and Business Experience**

Brian Gregov was born in 1974. Mr. Gregov earned his Bachelor of Arts degree in Business Management from the Richard Stockton College. Mr. Gregov has been a Senior Manager, Retirement Plan Solutions Division of American Economic Planning Group, Inc. since 08/20/2008.

**Item 3 Disciplinary Information**

None.

**Item 4 Other Business Activities**

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.

**Item 5 Additional Compensation**

None.

**Item 6 Supervision**

The Registrant 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 ("*Act*"). The Registrant's Chief Compliance Officer, Steven W. Kaye, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee or investment adviser representative of the Registrant have any questions regarding the applicability/relevance of the *Act*, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Mr. Kaye at (908) 757-5600.

**Item 1 Cover Page**

A.

**Donald M. Goldberg**

American Economic Planning Group, Inc.

Brochure Supplement

Dated 3/15/2012

Contact: Steven W. Kaye, Chief Compliance Officer  
25 Independence Boulevard, Suite 102  
Warren, New Jersey 07059

B.

**This Brochure Supplement provides information about Donald M. Goldberg that supplements the American Economic Planning Group, Inc. Brochure. You should have received a copy of that Brochure. Please contact Steven W. Kaye, Chief Compliance Officer, if you did *not* receive American Economic Planning Group, Inc.'s Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Donald M. Goldberg is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

**Item 2 Education Background and Business Experience**

Donald M. Goldberg was born in 1945. Mr. Goldberg earned his Bachelor of Arts degree in Political Science from Rutgers University and earned his law degree from New York Law School. Mr. Goldberg has been a Division Vice President of American Economic Planning Group, Inc. since May 2000.

Mr. Goldberg has held the designation of Chartered Financial Consultant (ChFC®) since 1983. ChFC® is a financial planning designation for the insurance industry conferred by The American College. Candidates must meet education, experience, examination, and continuing ethical requirements. Candidates must have at least three years of experience in the financial industry, or an undergraduate or graduate degree from an accredited university and two years of experience in the financial industry. Candidates are required to take nine academic courses each followed by an exam. The courses and exams cover topics in finance, investing, insurance, and estate planning.

Mr. Goldberg has held the designation of Chartered Life Underwriter (CLU®) since 1980. CLU® is an insurance planning designation for the insurance industry conferred by The American College. Candidates must meet education, experience, examination, and continuing ethical requirements. Candidates must have at least three years of experience in the financial industry, or an undergraduate or graduate degree from an accredited university and two years of experience in the financial industry. Candidates are required to take eight academic courses each followed by an exam. The courses and exams cover topics in finance, investing, insurance, and estate planning.

### Item 3 Disciplinary Information

None.

### Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. **Licensed Insurance Agents.** Mr. Goldberg, 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. Goldberg to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Goldberg 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. Goldberg. 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, Steven W. Kaye, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

### Item 5 Additional Compensation

None.

### Item 6 Supervision

The Registrant 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 ("Act"). The Registrant's Chief Compliance Officer, Steven W. Kaye, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee or investment adviser representative of the Registrant have any



questions regarding the applicability/relevance of the *Act*, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Mr. Kaye at (908) 757-5600.