

**Part 2A of Form ADV: *Firm Brochure***

**PLAN STRATEGIES, INC.**

15758 Venture Lane  
Eden Prairie, MN 55344

Telephone: (952) 556-5125  
Facsimile: (952) 556-5129  
E-mail: [dmcquillen@planstrategies.com](mailto:dmcquillen@planstrategies.com)  
Web: [www.planstrategies.com](http://www.planstrategies.com)

06/18/2012

This brochure provides information about the qualifications and business practices of Plan Strategies, Inc. (hereinafter "PSI" or "firm" or "we"). If you have any questions about the contents of this brochure, please contact us at (952) 556-5125 or at [dmcquillen@planstrategies.com](mailto:dmcquillen@planstrategies.com). The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about PSI is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You can search this site by a unique identifying number, known as a CRD number. The CRD number for PSI is 110048.

Registration as an investment adviser does not imply a certain level of skill or training.

**Item 2. Summary of Material Changes**

1. The SEC adopted new rules and rule amendments under the Investment Advisers Act of 1940 to implement provisions of the Dodd-Frank Wall Street Reform and Consumer Protection Act. As a result, we are no longer eligible for SEC registration. We are in the process of switching from federal to state oversight, and the transition must be complete by June 28, 2012. Once the transition is complete, our investment advisory business will be regulated by the Minnesota Department of Commerce.
2. Plan Strategies, Inc. was acquired by Lincoln Trust Company on May 31, 2012.

**Item 3. Table of Contents**

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#### **Item 4.           Advisory Business**

PSI is a fee-based state-registered investment adviser (SEC file number 801-55807). Our principal place of business is located in Eden Prairie, Minnesota. Our firm has been in business since 1998. Effective May 31, 2012, the outstanding capital stock of Plan Strategies, Inc. was acquired by Lincoln Trust Company, a Colorado corporation. Joseph Daniel McQuillen, Jr., continues to act in the capacity of President of Plan Strategies, Inc.

In addition, the following information identifies individuals and/or intermediate subsidiaries that indirectly own 25% or more of our firm:

- Robert Beriault Holdings, Inc.
- Robert H. Beriault

We do not have any discretionary or non-discretionary assets under management

As of December 31, 2011, we consulted on approximately \$60,643,196 of client assets.

#### Pension Consulting Services

Our firm is not in the business of managing client assets. Instead, we provide pension consulting advice to clients, which they can decline to implement or accept and implement on their own or with the assistance of their third-party pension plan administrator.

We provide several consulting services separately or in combination. Clients may choose to use any or all of these services.

#### Investment Policy Statement (“IPS”) Development or Review

We will meet with the client (in person and/or over the telephone) to determine or review the client’s investment needs and goals. For clients needing an IPS, we will prepare a written IPS stating their needs and goals and encompassing a policy under which these goals are to be achieved. The IPS will also list the criteria for the selection of investment vehicles and the procedures and timing interval for monitoring investment performance.

#### Selection of Investment Vehicles and Independent Money Managers

We will review various investments, consisting primarily of mutual funds, service providers and strategies to determine which ones are appropriate to implement the client’s IPS. The nature and selection of investments and service providers to be recommended will be determined by the client, based on the IPS.

Based on a client’s individual circumstances and needs, we will determine which independent manager’s portfolio is appropriate for that client. Factors we consider in making this determination include account size, risk tolerance, the opinion of each client and the investment philosophy of the independent adviser. If we believe that a selected independent adviser is not performing adequately or

if we believe that a different manager is more suitable for a client's particular needs, then we may suggest that a client contract with a different adviser. While we may assist the client in selecting a new adviser, any move to a new adviser is solely at the discretion of the client.

#### Monitoring of Investment Procedures and Performance

We will monitor client investments continuously based on the procedures and timing intervals delineated in the IPS. Although we will not be involved in any way in the purchase or sale of these investments, we will monitor the client's portfolio and will make recommendations to the client as market factors and the client's needs dictate. The frequency of reviews will be determined by the client's needs and the IPS.

#### Employee Communications:

For pension, profit sharing and 401(k) plan clients in self-directed plans, we will provide periodic educational support and investment workshops designed for the plan participants. Topics to be discussed will be determined in conjunction with the plan sponsor and in accordance with guidelines established in ERISA Section 404(c). The educational support and investment workshops will not provide plan participants with individualized, tailored investment advice or individualized, tailored asset allocation recommendations.

#### Services in General

Our consulting recommendations are not limited to any specific product or service offered by a broker dealer or insurance company and will primarily include advice regarding "no-load" or "load-waived" mutual funds and independent third-party managers available through platforms offered by Charles Schwab & Co., Inc. (hereinafter "Schwab"), Fidelity Brokerage Services LLC (hereinafter, "Fidelity"), TD Ameritrade, Inc. (hereinafter, "TD Ameritrade"), and MG Trust Company, LLC (hereinafter "MG Trust").

We tailor all of our consulting recommendations to the individual needs of each client. All such recommendations are tailored based on information gathered through client questionnaires, electronic communications, telephone and in-person discussions.

#### **Item 5. Fees and Compensation**

Our fees for Pension Consulting services are based upon a percentage of assets under our advisement and currently range from 0.10% to 2.00%, based on the terms of each client's advisory contract. The exact percentage will be mutually agreed upon with the client and will depend on such variable as the size of the portfolio, frequency of reviews and preparation of reports, as well as the nature and complexity of the service.

Alternatively, we may also charge clients an hourly rate, ranging from \$100 to \$250 per hour.

Fees are typically billed monthly or quarterly, in advance (unless agreed otherwise). We typically do not directly debit clients' custodial accounts, although we will do so if authorized by the client.

### Fees in General

Fees and annual minimums for all services are negotiable based upon certain criteria (i.e. anticipated future earning capacity, anticipated future additional assets, dollar amount of assets to be advised, related accounts, account composition, negotiations with client, etc.). Discounts, not generally available to our advisory clients, may be offered to family members and close friends of PSI.

We may group certain related client accounts for the purposes of determining the annualized fee.

Under no circumstances will we earn fees in excess of \$500 more than six months in advance of services rendered.

### Account Termination

Clients will have a period of five (5) business days from the date of signing the agreement to unconditionally rescind the agreement and receive a full refund of all fees. Thereafter, the client may terminate the agreement by providing us a written notice at our principal place of business. Upon termination of any account, any prepaid, unearned fees will be promptly refunded, and any earned, unpaid fees will be due and payable.

Mutual Fund and ETF Fees and Expenses: All fees paid to our firm for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds and ETFs to their shareholders. These fees and expenses are described in each fund's prospectus. These fees will generally include a management fee, other fund expenses, and a possible distribution fee. A client could invest in a mutual fund or and ETF directly, without the services of our firm. In that case, the client would not receive the services provided by us which are designed, among other things, to assist the client in determining which mutual fund or funds or ETFs are most appropriate to each client's financial condition and objectives. Accordingly, the client should review both the fees charged by the funds and ETFs and the fees charged by us to fully understand the total amount of fees to be paid by the client and to thereby evaluate the advisory services being provided.

### Brokerage, Custodial, and Third-Party Manager Fees

In addition to advisory fees paid to our firm, clients will also be responsible for all transaction, brokerage, trade-away and custodial fees incurred as part of their account management with the selected third-party investment advisers. Please see Item 12 of this Brochure for important disclosures regarding our brokerage practices. All advisory fees charged by selected third-party managers and/or programs are incurred by clients in addition to our advisory fees.

### Additional Compensation Received by Us

PSI is affiliated, by virtue of common ownership and control, with Independent Pension Consultants, Ltd. (hereinafter "IPC"), a pension consulting firm. Certain of our principals and employees are also principals and employees of IPC. In these capacities, these individuals may receive sub-transfer account credits from mutual funds in connection with the recommendation of funds to advisory clients. Furthermore, IPC will receive a separate and distinct pension administration fee from any clients choosing this entity as a third-party pension plan administrator. While IPC will typically offset any sub-

transfer account credits received from its pension administration fee, a conflict of interest exists between the interests of our firm and its employees and those of the advisory clients, creating an incentive for them to recommend investment products and pension administration services based on the compensation received, rather than on a client's needs. However, clients are under no obligation to act upon any recommendations of these individuals or to use IPC's pension administration services to follow and implement the recommendations. Our employees do not limit their recommendations to products which result in the payment of sub-transfer account credits, with all pension consulting advice provided being of a generic nature. Clients have the option to utilize an unaffiliated pension plan administrator to implement recommendations made by our employees. Please refer to Item 10 of this Brochure for a more detailed explanation of how our firm handles and mitigates these conflicts of interest.

#### **Item 6. Performance-Based Fees and Side-By-Side Management**

We do not charge any fees based on a share of capital gains on or capital appreciation of the assets of a client.

#### **Item 7. Types of Clients**

Our firm primarily provides advisory services to individuals, pension and profit sharing plans and Taft Hartley plans.

We typically require a minimum annual fee of \$500 for Pension Consulting services.

#### **Item 8. Methods of Analysis, Investment Strategies and Risk of Loss**

Our firm employs the following types of analysis to formulate client consulting recommendations:

Mutual fund and/or ETF analysis: We look at the experience and track record of the manager of the mutual fund or ETF in an attempt to determine if that manager has demonstrated an ability to invest over a period of time and in different economic conditions. We also look at the underlying assets in a mutual fund or ETF in an attempt to determine if there is significant overlap in the underlying investments held in other funds in the client's portfolio. We also monitor the funds or ETFs in an attempt to determine if they are continuing to follow their stated investment strategy.

A risk of mutual fund and/or ETF analysis is that, as in all securities investments, past performance does not guarantee future results. A manager who has been successful may not be able to replicate that success in the future. In addition, as we do not control the underlying investments in a fund or ETF, managers of different funds held by the client may purchase the same security, increasing the risk to the client if that security were to fall in value. There is also a risk that a manager may deviate from the stated investment mandate or strategy of the fund or ETF, which could make the fund or ETF less suitable of the client's portfolio.

Third-Party Manager Analysis: We examine the experience, expertise, investment philosophies, and past performance of independent third-party investment managers in an attempt to determine if that manager has demonstrated an ability to invest over a period of time and in different economic conditions. We monitor the manager's underlying holdings, strategies, concentrations and leverage as

part of our overall periodic risk assessment. Additionally, as part of our due-diligence process, we survey the manager's compliance and business enterprise risks.

A risk of investing with a third-party manager who has been successful in the past is that he/she may not be able to replicate that success in the future. In addition, as we do not control the underlying investments in a third-party manager's portfolio, there is also a risk that a manager may deviate from the stated investment mandate or strategy of the portfolio, making it a less suitable investment for our clients. Moreover, as we do not control the manager's daily business and compliance operations, it is possible for us to miss the absence of internal controls necessary to prevent business, regulatory or reputational deficiencies.

Risks for all forms of analysis: Our securities analysis method relies on the assumption that the companies whose securities we purchase and sell, the rating agencies that review these securities, and other publicly-available sources of information about these securities, are providing accurate and unbiased data. While we are alert to indications that data may be incorrect, there is always a risk that our analysis may be compromised by inaccurate or misleading information.

Although our firm does not implement any investment recommendations for clients, we employ the following investment strategies to formulate our consulting recommendations to clients:

Long-term purchases: We mostly recommend the purchase of securities with the idea of holding them in the clients account for a year or longer. We may do this because we believe the securities to be currently undervalued. We may do this because we want exposure to a particular asset class over time, regardless of the current projection for this class.

A risk in a long-term purchase strategy is that, by holding the security for this length of time, a client may not take advantages of short-term gains that could be profitable. Moreover, if our predictions are incorrect, a security may decline sharply in value before the client makes a decision to sell.

Short-term purchases: At times, we may also recommend the purchase of securities with the idea of selling them within a relatively short time (typically a year or less). We do this in an attempt to take advantage of conditions that we believe will soon result in a price swing in the securities we purchase.

A risk in a short-term purchase strategy is that, should the anticipated price swing not materialize, the client is left with the option of having a long-term investment in a security that was designed to be a short-term purchase, or potentially taking a loss. In addition, this strategy involves more frequent trading than does a longer-term strategy, and will result in increased brokerage and other transaction-related costs, as well as less favorable tax treatment of short-term capital gains.

***Clients should understand that investing in any securities, including mutual funds and ETFs, involves a risk of loss of both income and principal that a client should be prepared to bear.***

#### **Item 9. Disciplinary Information**

Our firm has no reportable disciplinary events to disclose.



## **Item 10. Other Financial Industry Activities and Affiliations**

As is disclosed in Item 5 of this Brochure, certain of our principals and staff are employed with IPC, a pension consultant/pension plan administrator related to our advisory firm by virtue of common ownership and control. Please refer to Item 5 of this Brochure for a detailed explanation of these relationships and important conflict of interest disclosures.

Clients should be aware that the receipt of additional compensation by a related firm and its management persons or employees creates a conflict of interest that may impair the objectivity of our firm and these individuals when making advisory recommendations. Potential conflicts of interest also arise to the extent that these non-advisory activities may require a time commitment from some of our staff, thus limiting the amount of time they can dedicate to management of advisory client accounts. We endeavor at all times to put the interest of its clients first as part of its fiduciary duty as a registered investment adviser and takes the following steps to address this conflict:

1. We disclose to clients the existence of all material conflicts of interest, including the potential for our firm and its employees to earn compensation from advisory clients in addition to our advisory fees;
2. We disclose to clients that they are not obligated to purchase recommended products or services from our related firm or employees;
3. We collect, maintain and document accurate, complete and relevant client background information, including the client's financial goals, objectives and risk tolerance;
4. Our management conducts regular reviews of each client account to verify that all recommendations made to a client are suitable to the client's needs and circumstances;
5. We require that our employees seek prior approval of any outside employment activity so that we may ensure that any conflicts of interests in such activities are properly addressed;
6. We periodically monitor these outside employment activities to verify that any conflicts of interest continue to be properly addressed by our firm; and
7. We educate our employees regarding the responsibilities of a fiduciary, including the need for having a reasonable and independent basis for the investment advice provided to clients.

## **Item 11. Code of Ethics, Participation in Client Transactions and Personal Trading**

### Code of Ethics Disclosure

Our firm has adopted a Code of Ethics which sets forth high ethical standards of business conduct that we require of our employees, including compliance with applicable federal securities laws. Our Code of Ethics includes policies and procedures for the review of quarterly securities transactions reports as well as initial and annual securities holdings reports that must be submitted by the firm's access persons. Among other things, our Code of Ethics also requires the prior approval of any acquisition of securities in a limited offering (e.g., private placement) or an initial public offering. Our code provides for oversight, enforcement and recordkeeping provisions. A copy of our Code of Ethics is available to our advisory

clients and prospective clients upon request to Joseph McQuillen, Chief Compliance Officer, at the firm's principal office address.

Our firm or individuals associated with our firm may buy or sell securities identical to those recommended to clients for their personal accounts. In addition, any related person(s) may have an interest or position in a certain security(ies) which may also be recommended to a client. This practice results in a potential conflict of interest, as we may have an incentive to manipulate the timing of such purchases to obtain a better price or more favorable allocation in rare cases of limited availability.

To mitigate these potential conflicts of interest and ensure the fulfillment of our fiduciary responsibilities, we have established the following restrictions:

1. No principal or employee of our firm may buy or sell securities for their personal portfolio(s) where their decision is substantially derived, in whole or in part, by reason of his or her employment unless the information is also available to the investing public on reasonable inquiry. No principal or employee of our firm may prefer his or her own interest to that of the advisory client;
2. It is the expressed policy of our firm that no person employed by us may purchase or sell any security prior to a recommendation being broadcast to all advisory clients for whom the investment may be suitable;
3. We maintain a list of all securities holdings for our firm and anyone associated with this advisory practice with access to advisory recommendations.
4. We emphasize the unrestricted right of the client to decline to implement any advice rendered;
5. All of our principals and employees must act in accordance with all applicable Federal and State regulations governing registered investment advisory practices.
6. Any individual not in observance of the above may be subject to disciplinary action or termination.

#### **Item 12. Brokerage Practices**

We do not have any formal or informal soft-dollar arrangements and do not receive any soft-dollar benefits.

As our firm does not implement investment recommendations for client accounts, we do not utilize or recommend the services of any broker dealers. Clients and/or their selected third-party investment advisers and/or pension plan administrators are responsible for selecting brokers and evaluating their execution capabilities. Therefore, clients should refer to third-party investment advisers' and pension plan administrators' disclosure documents for specific descriptions of their brokerage policies, including the ability to obtain best execution, as well as aggregation and allocation practices. If selected by our clients, IPC, a related pension consultant/plan administrator, will typically recommend the brokerage and custodial services of Fidelity, Schwab, and TD Ameritrade. Any platform benefits IPC receives through participation in programs offered by these unaffiliated entities may depend upon the amount of transactions directed to, or amount of assets custodied by, them. Therefore, participation in these

programs results a potential conflict of interest for IPC and our firm, as the receipt of the above benefits creates an incentive for IPC and us to recommend Fidelity, Schwab, and/or TD Ameritrade to our advisory clients.

Nonetheless, IPC has reviewed the services of these brokers/custodians and recommend their services based on a number of factors. These factors include the professional services offered, commission rates, and the custodial platform provided to clients.

**Item 13.           Review of Accounts**

Joseph McQuillen, Jr., President and Chief Compliance Officer, Patricia Podoll, Relationship Manager and Scott McQuillen, Vice President and Director of operations, are responsible for all account reviews. These individuals will continuously monitor all account holdings. Formal account reviews will be conducted at least annually and as frequently as contracted for at the inception of the advisory relationship. Accounts are reviewed for consistency with client investment strategy, asset allocation, risk tolerance and performance relative to the appropriate benchmark (as outlined in each client's IPS). Significant geopolitical and macroeconomic events may also trigger reviews.

We typically do not prepare regular reports for clients, unless such reports are contracted for at the inception of the advisory relationship. However, clients may arrange for us to prepare performance evaluation and analysis reports to supplement the reports prepared by their brokers and/or custodians.

**Item 14.           Client Referrals and Other Compensation**

Other than that already disclosed in this Brochure, our firm does not receive any additional compensation from third parties for providing investment advice to its clients and does not compensate anyone for client referrals.

**Item 15.           Custody**

Custody is defined as any legal or actual ability by our firm to access client funds or securities. We do not manage client accounts and do not take physical possession of client assets. Moreover, we have not entered into any arrangements under which our firm is deemed to have constructive custody of client funds. However, we urge all of our management clients to carefully review and compare their reviews of account holdings and/or performance results received from us to those they receive from their custodian third-party investment advisers, and pension plan administrators. Should you notice any discrepancies in any account, please notify the respective third-party investment adviser, pension plan administrator and/or your custodian as soon as possible.

**Item 16.           Investment Discretion**

We do not manage client accounts and do not accept any investment discretion over client funds.

**Item 17.           Voting Client Securities**

As a matter of firm policy, our firm does not vote proxies on behalf of clients. Clients will either receive their proxies and other solicitations directly from their custodian or transfer agent and retain

sole responsibility for voting or will delegate proxy voting responsibilities to the selected third-party investment adviser(s) and/or pension plan administrator(s). We do not provide any consulting advice in connection with client proxies.

We will neither advise nor act on behalf of the client in legal proceedings involving companies whose securities are held in the client's account(s), including, but not limited to, the filing of "Proofs of Claim" in class action settlements. If desired, clients may direct us to transmit copies of class action notices to the client or a third party. Upon such direction, we will make commercially reasonable efforts to forward such notices in a timely manner.

**Item 18. Financial Information**

Under no circumstances will we earn fees in excess of \$500 more than six months in advance of services rendered.

**Item 19 Requirements for State-Registered Advisers**

A. The following individuals are the principal executive officers and management persons of Plan Strategies, Inc.:

- Joseph D. McQuillen, President/Director/Chief Compliance Officer

Information regarding the formal education and business background for Joseph D. McQuillen is provided in his respective Brochure Supplement (ADV Part 2B).

- B. Plan Strategies, Inc. is not engaged in any business activity other than giving investment advice.
- C. Neither Plan Strategies, Inc. nor our supervised persons are compensated for advisory services with performance-based fees.
- D. We are required to disclose all material facts regarding certain legal or disciplinary events pertaining to arbitration awards or other civil, regulatory or administrative proceedings in which our firm or management personnel were found liable or against whom an award was granted. Our firm and our management personnel have no reportable disciplinary events to disclose.
- E. Neither Plan Strategies, Inc. nor our management personnel have a relationship or arrangement with any issuer of securities.

**Part 2B of Form ADV: *Brochure Supplement***

Joseph Daniel McQuillen, Jr.  
15758 Venture Lane  
Eden Prairie, MN 55344

Telephone: (952) 556-5125

Plan Strategies, Inc.  
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Eden Prairie, MN 55344

Telephone: (952) 556-5125

06/18/2012

**This brochure supplement provides information about Joseph McQuillen that supplements the Plan Strategies, Inc. brochure. You should have received a copy of that brochure. Please contact Joseph McQuillen, President and Chief Compliance Officer, if you did not receive our brochure or if you have any questions about the contents of this supplement.**

**Item 2. Educational Background and Business Experience**

Joseph Daniel McQuillen, Jr.

Year of Birth: 1943

Education:

Mr. McQuillen graduated from Iowa State University in 1966 with a B.S. degree in Education.

Business Background:

President, Director, Chief Compliance Officer, Plan Strategies, Inc. from 07/1998 to present  
President and Founder, Independent Pension Consultants, Ltd. from 03/1984 to present

**Item 3. Disciplinary Information**

Mr. McQuillen does not have any history of disciplinary events.

**Item 4. Other Business Activities**

Mr. McQuillen is owner and President of Independent Pension Consultants, Ltd. (hereinafter "IPC"), a pension plan administrator/consultant related to our firm by virtue of common ownership and control. In these capacities, once the consulting stage is completed, Mr. McQuillen, through IPC may offer implementation services and plan administration services for a separate and distinct fee. Mr. McQuillen may spend up to 50% of his time on this non-PSI activity. Please refer to Items 5 and 10 of our Form ADV Part 2A Brochure for important conflict of interest disclosures and a description of our policies and procedures designed to address these conflicts.

**Item 5. Additional Compensation**

Mr. McQuillen does not receive any additional compensation from third parties for providing investment advice to our clients.

**Item 6. Supervision**

As the President and Chief Compliance officer of PSI, Joseph McQuillen, Jr. is responsible for all employee supervision and general business strategy of the firm. He is also responsible for formulation and monitoring of investment advice offered to client, documenting investment meeting deliberations, overseeing all material investment policy changes, conducting periodic testing to ensure that client objectives and mandates are being met and for the implementation and monitoring of our compliance program, including the collection and review of all employee personal securities transactions on a quarterly basis. Joseph McQuillen, Jr. can be reached at (952) 556-5100.

**Item 7. Requirements for State-Registered Advisers**

Mr. McQuillen has never been the subject of a bankruptcy petition nor has he ever been involved in any of the additional disciplinary events reportable under this Item.

**Part 2B of Form ADV: *Brochure Supplement***

Patricia Jo Podoll  
15758 Venture Lane  
Eden Prairie, MN 55344

Telephone: (952) 556-5125

Plan Strategies, Inc.  
15758 Venture Lane  
Eden Prairie, MN 55344

Telephone: (952) 556-5125

06/18/2012

**This brochure supplement provides information about Patricia Podoll that supplements the Plan Strategies, Inc. brochure. You should have received a copy of that brochure. Please contact Joseph McQuillen, President and Chief Compliance Officer, if you did not receive our brochure or if you have any questions about the contents of this supplement.**

**Item 2. Educational Background and Business Experience**

Patricia Jo Podoll

Year of Birth: 1949

Education:

Ms. Podoll attended Northern University from 1967 to 1969.

Business Background:

Adviser, Assistant to the President, Plan Strategies, Inc. from 06/2003 to present

Relationship Manager and Training Specialist, Independent Pension Consultants, Ltd. from 01/2003 to present

Relationship Manager, PFPC from 05/2002 to 12/2002

**Item 3. Disciplinary Information**

Ms. Podoll does not have any history of disciplinary events.

**Item 4. Other Business Activities**

Ms. Podoll is employed with Independent Pension Consultants, Ltd. (hereinafter "IPC"), a pension plan administrator/consultant related to our firm by virtue of common ownership and control. In these capacities, once the consulting stage is completed, Ms. Podoll, through IPC may offer implementation services and plan administration services for a separate and distinct fee. Ms. Podoll may spend up to 50% of her time on this non-PSI activity. Please refer to Items 5 and 10 of our Form ADV Part 2A Brochure for important conflict of interest disclosures and a description of our policies and procedures designed to address these conflicts.

**Item 5. Additional Compensation**

Ms. Podoll does not receive any additional compensation from third parties for providing investment advice to our clients.

**Item 6. Supervision**

As the President and Chief Compliance officer of PSI, Joseph McQuillen, Jr. is responsible for all employee supervision and general business strategy of the firm. He is also responsible for formulation and monitoring of investment advice offered to client, documenting investment meeting deliberations, overseeing all material investment policy changes, conducting periodic testing to ensure that client objectives and mandates are being met and for the implementation and monitoring of our compliance program, including the collection and review of all employee personal securities transactions on a quarterly basis. Joseph McQuillen, Jr. can be reached at (952) 556-5100.



**Item 7.            Requirements for State-Registered Advisers**

Ms. Podoll has never been the subject of a bankruptcy petition nor has she ever been involved in any of the additional disciplinary events reportable under this Item.

**Part 2B of Form ADV: *Brochure Supplement***

Scott Daniel McQuillen  
15758 Venture Lane  
Eden Prairie, MN 55344

Telephone: (952) 556-5125

Plan Strategies, Inc.  
15758 Venture Lane  
Eden Prairie, MN 55344

Telephone: (952) 556-5125

06/18/2012

**This brochure supplement provides information about Scott McQuillen that supplements the Plan Strategies, Inc. brochure. You should have received a copy of that brochure. Please contact Joseph McQuillen, President and Chief Compliance Officer, if you did not receive our brochure or if you have any questions about the contents of this supplement.**

**Item 2. Educational Background and Business Experience**

Scott Daniel McQuillen

Year of Birth: 1969

Education:

Mr. McQuillen graduated from University of Wisconsin Eau Claire in 1991 with a B.S. degree in Finance.

Business Background:

Adviser, Plan Strategies, Inc. from 02/2008 to present

Vice President and Director of Operations, Independent Pension Consultants, Ltd. from 08/1993 to present

**Item 3. Disciplinary Information**

Mr. McQuillen does not have any history of disciplinary events.

**Item 4. Other Business Activities**

Mr. McQuillen is employed with Independent Pension Consultant, Ltd. (hereinafter "IPC"), a pension plan administrator/consultant related to our firm by virtue of common ownership and control. In these capacities, once the consulting stage is completed, Mr. McQuillen, through IPC may offer implementation services and plan administration services for a separate and distinct fee. Mr. McQuillen may spend up to 50% of his time on this non-PSI activity. Please refer to Items 5 and 10 of our Form ADV Part 2A Brochure for important conflict of interest disclosures and a description of our policies and procedures designed to address these conflicts.

**Item 5. Additional Compensation**

Mr. McQuillen does not receive any additional compensation from third parties for providing investment advice to its clients.

**Item 6. Supervision**

As the President and Chief Compliance officer of PSI, Joseph McQuillen, Jr. is responsible for all employee supervision and general business strategy of the firm. He is also responsible for formulation and monitoring of investment advice offered to client, documenting investment meeting deliberations, overseeing all material investment policy changes, conducting periodic testing to ensure that client objectives and mandates are being met and for the implementation and monitoring of our compliance program, including the collection and review of all employee personal securities transactions on a quarterly basis. Joseph McQuillen, Jr. can be reached at (952) 556-5100.

**Item 7.            Requirements for State-Registered Advisers**

Mr. McQuillen has never been the subject of a bankruptcy petition nor has he ever been involved in any of the additional disciplinary events reportable under this Item.

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## **Privacy Policy of Plan Strategies, Inc.**

Maintaining your trust and confidence is among our highest priorities. We recognize that protecting the privacy and security of our customers is an important responsibility. That's why we at Plan Strategies, Inc. want you to understand how we protect your privacy when we collect and use information about you and your company, and the steps that we take to safeguard that information.

Plan Strategies, Inc. has adopted this policy with recognition that protecting the privacy and security of the personal information we obtain about our customers is an important responsibility. We also know that you expect us to service you in an accurate and efficient manner. To do so, we must collect and maintain certain personal information about you and your company. We want you to know what information we collect and how we use and safeguard that information.

### **What Information We Collect**

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We collect certain nonpublic personal identifying information about you and your company (such as names, addresses, social security number, EIN's, officers, owners, etc.) from information that you provide on applications or other forms as well as communications (electronic, telephone, written or in person) with you or your authorized representatives (such as your attorney, accountant, etc.). We also collect information about your brokerage accounts and transactions (such as purchases, sales, account balances, inquiries, etc.).

### **What Information We Disclose**

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We do not disclose the nonpublic personal information we collect to anyone except in furtherance of our business relationship with you and then only to those persons necessary to effect the transactions and provide the services that you authorize (such as broker-dealers, custodians, independent managers, etc.) or as otherwise provided by law.

We are permitted by law to disclose the nonpublic personal information to other third parties in certain circumstances (such as third parties that perform administrative or marketing services on our behalf or for joint marketing programs). These third parties are prohibited to use or share the information for any other purpose. If you decide at some point to either terminate our services or become an inactive customer, we will continue to adhere to our privacy policy, as may be amended from time to time.

### **Security of Your Information**

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We restrict access to your nonpublic personal information to those employees who need to know that information to service your account. We maintain physical, electronic and procedural safeguards that comply with applicable federal or state standards to protect your nonpublic personal information.

### **Changes to our Privacy Policy or Relationship with You**

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Our policy about obtaining and disclosing information may change from time to time. We will provide you notice of any material change to this policy before we implement the change.

### **Customer's Rights and Method of Opting-out of the Disclosure**

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As a customer of Plan Strategies, Inc. you have the right to opt-out of the disclosure of non-public information to non-affiliated third parties. You have 30 days from receipt of this notice to opt-out. You may contact our office by telephone (952) 556-5125 or in writing to Plan Strategies, Inc. 15758 Venture Lane, Eden Prairie, MN 55344. For more information on Plan Strategies, Inc. visit our web site at [www.planstrategies.com](http://www.planstrategies.com).