

**FORM ADV****Uniform Application for Investment Adviser Registration****Part II - Page 1****OMB APPROVAL**

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Name of Investment Adviser:

**American Retirement Planning Group, Inc.**

Address: (Number and Street)

(City)

(State)

(Zip Code)

Area Code: Telephone Number:

**6390 W. Cheyenne Avenue, #B****Las Vegas****NV****89109****( 800) 530-8788**

**This part of Form ADV gives information about the investment adviser and its business for the use of clients.  
The information has not been approved or verified by any governmental authority.**

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(Schedules A, B, C, D, and E are included with Part I of this Form, for the use of regulatory bodies, and are not distributed to clients.)

**Potential persons who are to respond to the collection of information contained in this form  
are not required to respond unless the form displays a currently valid OMB control number.**

**FORM ADV****Part II - Page 2**

Applicant:

**American Retirement Planning Group, Inc.**

SEC File Number:

801-57827

Date:

**04/20/2008****1. A. Advisory Services and Fees.** (check the applicable boxes)For each type of service provided, state the approximate % of total advisory billings from that service.  
(See instruction below.)**Applicant:**

- |                                     |     |   |            |
|-------------------------------------|-----|---|------------|
| <input checked="" type="checkbox"/> | (1) | Provides investment supervisory services .....  | <u>15%</u> |
| <input checked="" type="checkbox"/> | (2) | Manages investment advisory accounts not involving investment supervisory services .....  | <u>5%</u>  |
| <input checked="" type="checkbox"/> | (3) | Furnishes investment advice through consultations not included in either service described above .....  | <u>15%</u> |
| <input type="checkbox"/>            | (4) | Issues periodicals about securities by subscription .....   | <u>%</u>   |
| <input type="checkbox"/>            | (5) | Issues special reports about securities not included in any service described above .....   | <u>%</u>   |
| <input type="checkbox"/>            | (6) | Issues, not as part of any service described above, any charts, graphs, formulas, or other devices which clients may use to evaluate securities ..... | <u>%</u>   |
| <input checked="" type="checkbox"/> | (7) | On more than an occasional basis, furnishes advice to clients on matters not involving securities .....   | <u>10%</u> |
| <input checked="" type="checkbox"/> | (8) | Provides a timing service .....   | <u>25%</u> |
| <input checked="" type="checkbox"/> | (9) | Furnishes advice about securities in any manner not described above .....   | <u>10%</u> |

(Percentages should be based on applicant's last fiscal year. If applicant has not completed its first fiscal year, provide estimates of advisory billings for that year and state that the percentages are estimates.)

**B.** Does applicant call any of the services it checked above financial planning or some similar term? .....Yes No  
☒ ☐**C.** Applicant offers investment advisory services for: (check all that apply)

- |  |   |
|--|---|
| <input checked="" type="checkbox"/> (1) A percentage of assets under management      | <input type="checkbox"/> (4) Subscription fees      |
| <input checked="" type="checkbox"/> (2) Hourly charges                               | <input checked="" type="checkbox"/> (5) Commissions |
| <input checked="" type="checkbox"/> (3) Fixed fees (not including subscription fees) | <input type="checkbox"/> (6) Other                  |

**D.** For each checked box in A above, describe on Schedule F:

- the services provided, including the name of any publication or report issued by the adviser on a subscription basis or for a fee
- applicant's basic fee schedule, how fees are charged and whether its fees are negotiable
- when compensation is payable, and if compensation is payable before service is provided, how a client may get a refund or may terminate an investment advisory contract before its expiration date

**2. Types of clients** - Applicant generally provides investment advice to: (check those that apply)

- |   |  |
|---|--|
| <input checked="" type="checkbox"/> A. Individuals                      | <input checked="" type="checkbox"/> E. Trusts, estates, or charitable organizations                    |
| <input type="checkbox"/> B. Banks or thrift institutions                | <input checked="" type="checkbox"/> F. Corporations or business entities other than those listed above |
| <input type="checkbox"/> C. Investment companies                        | <input type="checkbox"/> G. Other (describe on Schedule F)   |
| <input checked="" type="checkbox"/> D. Pension and profit sharing plans |  |

**Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).**

**FORM ADV****Part II - Page 3**

Applicant:

**American Retirement Planning Group, Inc.**

SEC File Number:

801- **57827**

Date:

**04/20/2008****3. Types of Investments.** Applicant offers advice on the following: (check those that apply)

- |   |  |
|---|--|
| <input checked="" type="checkbox"/> A. Equity securities  | <input checked="" type="checkbox"/> H. United States government securities |
| <input checked="" type="checkbox"/> (1) exchange-listed securities                                |  |
| <input checked="" type="checkbox"/> (2) securities traded over-the-counter                        | I. Options contracts on:   |
| <input checked="" type="checkbox"/> (3) foreign issues  | <input checked="" type="checkbox"/> (1) securities                         |
|   | <input type="checkbox"/> (2) commodities                                   |
| <input checked="" type="checkbox"/> B. Warrants   | J. Futures contracts on:   |
|   | <input type="checkbox"/> (1) tangibles                                     |
| <input checked="" type="checkbox"/> C. Corporate debt securities<br>(other than commercial paper) | <input type="checkbox"/> (2) intangibles                                   |
| <input checked="" type="checkbox"/> D. Commercial paper   | K. Interests in partnerships investing in:                                 |
| <input checked="" type="checkbox"/> E. Certificates of deposit                                    | <input checked="" type="checkbox"/> (1) real estate                        |
| <input checked="" type="checkbox"/> F. Municipal securities                                       | <input checked="" type="checkbox"/> (2) oil and gas interests              |
|   | <input type="checkbox"/> (3) other (explain on Schedule F)                 |
| G. Investment company securities:   | <input checked="" type="checkbox"/> L. Other (explain on Schedule F)       |
| <input checked="" type="checkbox"/> (1) variable life insurance                                   |  |
| <input checked="" type="checkbox"/> (2) variable annuities  |  |
| <input checked="" type="checkbox"/> (3) mutual fund shares  |  |

**4. Methods of Analysis, Sources of Information, and Investment Strategies.**

## A. Applicant's security analysis methods include: (check those that apply)

- |   |  |
|---|--|
| (1) <input checked="" type="checkbox"/> Charting    | (4) <input checked="" type="checkbox"/> Cyclical           |
| (2) <input checked="" type="checkbox"/> Fundamental | (5) <input type="checkbox"/> Other (explain on Schedule F) |
| (3) <input checked="" type="checkbox"/> Technical   |  |

## B. The main sources of information applicant uses include: (check those that apply)

- |   |  |
|---|--|
| (1) <input checked="" type="checkbox"/> Financial newspapers and magazines    | (5) <input checked="" type="checkbox"/> Timing services  |
| (2) <input checked="" type="checkbox"/> Inspections of corporate activities   | (6) <input checked="" type="checkbox"/> Annual reports, prospectuses, filings with the<br>Securities and Exchange Commission |
| (3) <input checked="" type="checkbox"/> Research materials prepared by others | (7) <input checked="" type="checkbox"/> Company press releases   |
| (4) <input checked="" type="checkbox"/> Corporate rating services             | (8) <input type="checkbox"/> Other (explain on Schedule F)   |

## C. The investment strategies used to implement any investment advice given to clients include: (check those that apply)

- |  |  |
|--|--|
| (1) <input checked="" type="checkbox"/> Long term purchases<br>(securities held at least a year) | (5) <input checked="" type="checkbox"/> Margin transactions  |
| (2) <input checked="" type="checkbox"/> Short term purchases<br>(securities sold within a year)  | (6) <input type="checkbox"/> Option writing, including covered options, uncovered<br>options or spreading strategies |
| (3) <input checked="" type="checkbox"/> Trading (securities sold within 30 days)                 | (7) <input type="checkbox"/> Other (explain on Schedule F)   |
| (4) <input checked="" type="checkbox"/> Short sales  |  |

**Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).**

**FORM ADV****Part II - Page 4**

Applicant:

**American Retirement Planning Group, Inc.**

SEC File Number:

801-57827

Date:

**04/20/2008****5. Education and Business Standards.**

Are there any general standards of education or business experience that applicant requires of those involved in determining or giving investment advice to clients? .....

Yes

☐

No

☒

(If yes, describe these standards on Schedule F.)

**6. Education and Business Background.**

For:

- each member of the investment committee or group that determines general investment advice to be given to clients, or
- if the applicant has no investment committee or group, each individual who determines general investment advice given to clients (if more than five, respond only for their supervisors)
- each principal executive officer of applicant or each person with similar status or performing similar functions.

On Schedule F, give the:

- |                 |  |
|-----------------|--|
| • name          | • formal education after high school               |
| • year of birth | • business background for the preceding five years |

**7. Other Business Activities.** (check those that apply)

- ☐ A. Applicant is actively engaged in a business other than giving investment advice.
- ☐ B. Applicant sells products or services other than investment advice to clients.
- ☒ C. The principal business of applicant or its principal executive officers involves something other than providing investment advice.

(For each checked box describe the other activities, including the time spent on them, on Schedule F.)

**8. Other Financial Industry Activities or Affiliations.** (check those that apply)

- ☐ A. Applicant is registered (or has an application pending) as a securities broker-dealer.
- ☐ B. Applicant is registered (or has an application pending) as a futures commission merchant, commodity pool operator or commodity trading adviser.
- C. Applicant has arrangements that are material to its advisory business or its clients with a related person who is a:
- |  |  |
|--|--|
| <input checked="" type="checkbox"/> (1) broker-dealer  | <input type="checkbox"/> (7) accounting firm                                       |
| <input type="checkbox"/> (2) investment company  | <input type="checkbox"/> (8) law firm  |
| <input type="checkbox"/> (3) other investment adviser  | <input checked="" type="checkbox"/> (9) insurance company or agency                |
| <input type="checkbox"/> (4) financial planning firm   | <input type="checkbox"/> (10) pension consultant                                   |
| <input type="checkbox"/> (5) commodity pool operator, commodity trading adviser or futures commission merchant | <input type="checkbox"/> (11) real estate broker or dealer                         |
| <input type="checkbox"/> (6) banking or thrift institution   | <input type="checkbox"/> (12) entity that creates or packages limited partnerships |

(For each checked box in C, on Schedule F identify the related person and describe the relationship and the arrangements.)

- D. Is applicant or a related person a general partner in any partnership in which clients are solicited to invest?.....

Yes

☐

No

☒

(If yes, describe on Schedule F the partnerships and what they invest in.)

**Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).**

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Applicant:

American Retirement Planning Group, Inc.

SEC File Number:

801- 57827

Date:

04/20/2008

**9. Participation or Interest in Client Transactions.**

Applicant or a related person: (check those that apply)

- ☐ A. As principal, buys securities for itself from or sells securities it owns to any client.
- ☒ B. As broker or agent effects securities transactions for compensation for any client.
- ☐ C. As broker or agent for any person other than a client effects transactions in which client securities are sold to or bought from a brokerage customer.
- ☐ D. Recommends to clients that they buy or sell securities or investment products in which the applicant or a related person has some financial interest.
- ☒ E. Buys or sells for itself securities that it also recommends to clients.

(For each box checked, describe on Schedule F when the applicant or a related person engages in these transactions and what restrictions, internal procedures, or disclosures are used for conflicts of interest in those transactions.)

Describe, on Schedule F, your code of ethics, and state that you will provide a copy of your code of ethics to any client or prospective client upon request.

- 10. Conditions for Managing Accounts.** Does the applicant provide investment supervisory services, manage investment advisory accounts or hold itself out as providing financial planning or some similarly termed services *and* impose a minimum dollar value of assets or other conditions for starting or maintaining an account? . . . . .

Yes No  
☒ ☐

(If yes, describe on Schedule F.)

- 11. Review of Accounts.** If applicant provides investment supervisory services, manages investment advisory accounts, or holds itself out as providing financial planning or some similarly termed services:

- A. Describe below the reviews and reviewers of the accounts. **For reviews**, include their frequency, different levels, and triggering factors. **For reviewers**, include the number of reviewers, their titles and functions, instructions they receive from applicant on performing reviews, and number of accounts assigned each.

**For investment management services, securities are reviewed every business day by the adviser and if any changes are needed, they will be made that business day. Triggering factors include but are not limited to, the state of the markets, price momentum, relative strength, group relative strength, volume, accumulation, distributions, earnings and earnings potential. In the case of mutual funds, the funds are reviewed to see if they are meeting expectations on a basis of risk versus reward. The only reviewer is the adviser and is the sole decision maker for all financial accounts. There shall be a review with the clients on a quarterly basis or sooner based upon client request. Because of client geographic location or time schedules, quarterly reviews can be done in person (preferred) or via teleconference or telephone.**

**For financial planning services, the client will receive an annual review and consultation. Such review and consultation will contain some or all of the following: specific advice concerning and changes in the client's investments that the adviser believes the client should make and specific advice concerning the manner in which the client can make the changes advised by the adviser. The only reviewer is the adviser. Again, because of client geographic location or time schedules, quarterly reviews can be done in person (preferred) or via teleconference or telephone.**

- B. Describe below the nature and frequency of regular reports to clients on their accounts.

**All investment management services clients receive statements from their custodians on either a monthly or quarterly basis. These reports will show the current market values and transactions during the past month or quarter as well as interest, dividends and capital gains for the reporting period. Every advisory client will also receive a quarterly report showing return by account.**

**All financial planning services clients will receive from the adviser annual updates of their current financial situations. Clients will also receive from their custodians on either a monthly or quarterly basis, statements showing the current market value as well as interest and dividends for the reporting period.**

Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).

**FORM ADV****Part II - Page 6**

Applicant:

**American Retirement Planning Group, Inc.**

SEC File Number:

**801-57827**

Date:

**04/20/2008****12. Investment or Brokerage Discretion.**

A. Does applicant or any related person have authority to determine, without obtaining specific client consent, the:

(1) securities to be bought or sold? . . . . .

Yes No

☒ ☐

(2) amount of the securities to be bought or sold ? . . . . .

Yes No

☒ ☐

(3) broker or dealer to be used ? . . . . .

Yes No

☐ ☒

(4) commission rates paid? . . . . .

Yes No

☐ ☒

B. Does applicant or a related person suggest brokers to clients? . . . . .

Yes No

☒ ☐

For each yes answer to A describe on Schedule F any limitations on the authority. For each yes to A(3), A(4) or B, describe on Schedule F the factors considered in selecting brokers and determining the reasonableness of their commissions. If the value of products, research and services given to the applicant or a related person is a factor, describe:

- the products, research and services
- whether clients may pay commissions higher than those obtainable from other brokers in return for those products and services
- whether research is used to service all of applicant's accounts or just those accounts paying for it; and
- any procedures the applicant used during the last fiscal year to direct client transactions to a particular broker in return for products and research services received.

**13. Additional Compensation.**

Does the applicant or a related person have any arrangements, oral or in writing, where it:

A. is paid cash by or receives some economic benefit (including commissions, equipment or non-research services) from a non-client in connection with giving advice to clients? . . . . .

Yes No

☒ ☐

B. directly or indirectly compensates any person for client referrals? . . . . .

Yes No

☐ ☒

(For each yes, describe the arrangements on Schedule F.)

**14. Balance Sheet.** Applicant must provide a balance sheet for the most recent fiscal year on Schedule G if applicant:

- has custody of client funds or securities unless applicant is registered or registering only with the Securities and Exchange Commission; or
- requires prepayment of more than \$500 in fees per client and 6 or more months in advance

Has applicant provided a Schedule G balance sheet? . . . . .

Yes No

☐ ☒**Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).**

**Schedule F of  
Form ADV**

**Continuation Sheet for Form ADV Part II**

Applicant:	SEC File Number:	Date:
<b>American Retirement Planning Group, Inc.</b>	801- N/A	<b>04/20/2008</b>

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1.	Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: <b>American Retirement Planning Group, Inc.</b>	IRS Empl. Ident. No.: <b>108300</b>
Item of Form (identify)	Answer	
Item 1.A	<b>ADVISORY SERVICES AND FEES</b> American Retirement Planning Group, Inc. ("Adviser") is a Federal Registered Investment Adviser. The Adviser offers financial planning and/or investment advisory services to its Clients. Such services are offered through its Investment Adviser Representatives ("IARs"). Separate and apart from their registration as IARs of the Adviser, the IARs are also registered Representatives of the AIG Financial Advisors, Inc., ("AIG Financial Advisors"), a SEC registered broker dealer and investment adviser. AIG Financial Advisors is also a member of the Financial Industry Regulatory Authority ("FINRA") and various other regulatory bodies. AIG Financial Advisors does not provide any investment advisory services in conjunction with or as part of the financial planning and/or investment advisory services provided by the Adviser.	
Item 1.A.2.	<b>Provision of Continuous Management and Supervisory Services</b>  The Adviser will provide investment supervisory services, defined as giving continuous advice to a Client, based upon a prior-established Client profile or investment policy. Such profile or investment policy will be created through personal discussions in which goals and objectives based on a Client's particular circumstances are established. Each portfolio will be designed to meet a particular investment goal, which the IARs on behalf of their Adviser have determined to be suitable to the Client's circumstances. Once the appropriate portfolio has been determined, the portfolio will be continuously managed based on the portfolio's investment objectives, rather than on the Client's individual needs. However, each Client will have the opportunity to place reasonable restrictions on the types of investments to be held in the portfolio. The Adviser will provide such continuous advisory services on a discretionary and non-discretionary basis. Account supervision will be guided by the stated objectives of the Clients (i.e. maximum capital appreciation, growth, income, or growth and income). Also, standing Agreements between Adviser and the Client to maintain prior agreed upon static reallocation will not be considered use of discretion by Adviser's IARs.  The IARs on behalf of their Adviser will create a portfolio, consisting of individual stocks or bonds; no-load funds, (funds with no front-end or deferred sales charges and whose total charges against net assets for sales related expenses and or services do not exceed .25%); load-waived funds (front-end commissions will not be charged); and, front-end load fee exclusion (advisory fees will not be charged for a period of two years from the date the sales charge was earned) for mutual funds bought prior to engaging the Adviser's services. Such portfolio may also consist of variable life and/or variable annuity sub-accounts, which the IARs may have already sold to their Clients on a full commission basis, in their capacity as Registered Representatives of AIG Financial Advisors, Inc.  Mutual funds may be selected on the basis of any or all of the following criteria: performance history; the industry sector in which the fund invests; the track record of the fund's manager; the fund's investment objectives, management style and philosophy; and, the fund's management fee structure. Each Client's individual needs and circumstances will determine initial portfolio weighting between funds and market sectors. Clients will have the opportunity to place reasonable restrictions on the types of investments that will be made on the Client's behalf. Clients will retain individual ownership of all securities.	

Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).

**Schedule F of  
Form ADV**

**Continuation Sheet for Form ADV Part II**

Applicant:	SEC File Number:	Date:
<b>American Retirement Planning Group, Inc.</b>	801- N/A	<b>04/20/2008</b>

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: <b>American Retirement Planning Group, Inc.</b>	IRS Empl. Ident. No.: <b>108300</b>
Item of Form (identify)	Answer
	<p>When appropriate to the needs of the Clients, the IARs on behalf of their Adviser may recommend the use of trading (securities sold within 30 days), margin transactions or covered call option writing. Because these investment strategies bear a certain degree of risk, they will only be recommended when consistent with the Client's stated risk tolerance and investment objectives. Approximately 5% of total advisory billings come from these services.</p> <p><b><u>DIRECT ASSET ALLOCATION SERVICES THROUGH THE PREMIER ADVISORY SERVICE PROGRAM</u></b></p> <p>Adviser offers the Premier Advisory Program to suitable Clients who seek to maintain an advisory Account of load waived and no-load mutual funds and other equity and debt securities. The Premier Advisory Program is offered as either a discretionary account, where the Adviser is authorized to manage all trading in the Account without seeking the Client's consent for each transaction, or a non-discretionary account, where the Adviser trades only as the Client approves each transaction.</p> <p>When opening a Premier Advisory Program Account, IAR, as an agent of Adviser and through its affiliation with Adviser, will obtain financial data from the Client and assist in the selection of suitable investment objectives and will base investment strategy on the specific goals and situation of the Client. The IAR will review the Client's Accounts at least quarterly to review the Client's financial situation and goals. The IAR must remain apprised as to each investment advisory Client's ongoing financial status, suitability requirements and investment objectives by reviewing each Client's account at least quarterly. The IAR must contact each Client at least annually to review his/her account. The IAR's recommendations for mutual fund investments will be based on research reports and analysis of mutual fund performance and managers, and certain computerized and other models for asset allocation and investment timing. The IAR's recommendations for other securities will be based on publicly available research and reports.</p> <p>The Premier Advisory Program Investment Advisory Client Services Agreement provides for the Client's Pershing LLC ("Pershing") account through AIG Financial Advisors, Inc., ("AIG Financial Advisors") to be billed automatically for Management Fees, in accordance with the fee schedule. Under the terms of an agreement between Adviser and AIG Financial Advisors, AIG Financial Advisors is re-allowed a Service Fee ranging from 10% to 25% of the total Management Fee charged by the Adviser to the Client in exchange for services rendered by AIG Financial Advisors to Client and Adviser.</p> <p>Pershing provides all custodial and clearing services for the Premier Advisory Program Accounts. In no event will Adviser accept or maintain custody of the Client funds or securities for a Premier Advisory Program Account.</p> <p>Clients are under no obligation to accept recommendations by Adviser or authorize transactions through Adviser, related persons of Adviser, or AIGFA. Clients may be able to purchase recommended no-load mutual funds outside of the Adviser's program at little or no transaction cost and without the Adviser's advisory fees.</p> <p>The Premier Account is a non-commission and advisory fee account with two distinct options. Under Option A certain transaction costs are paid by the Adviser whereas the Client pays all transaction costs under Option B. The Adviser provides investment advisory services with securities execution, custodial and other administrative services provided by AIGFA and its clearing broker dealer, Pershing.</p>

Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).



**Schedule F of  
Form ADV**

**Continuation Sheet for Form ADV Part II**

Applicant:	SEC File Number:	Date:
<b>American Retirement Planning Group, Inc.</b>	801- N/A	04/20/2008

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: <b>American Retirement Planning Group, Inc.</b>	IRS Empl. Ident. No.: <b>108300</b>
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Item of Form (identify)	Answer																																										
	<p>The annual management fee for the Adviser’s investment advisory services is negotiable. Such investment advisory services will be described in detail in the Investment Advisory Agreement provided to each Client. The annualized investment management fee is a percentage of assets in the account and will be charged according to the following schedule:</p> <p style="text-align: center;"><b><u>Schedule of Premier Fees – Option A</u></b></p> <table><tr><th><b><u>Portfolio Value Breakpoints</u></b></th><th><b><u>Maximum Advisory Fee Schedule</u></b></th><th><b><u>Quarterly Reporting and Auto-Fee Debiting</u></b>  <i>Annual Fee*</i></th><th><b><u>Auto-Fee</u></b>  <i>Debiting only</i>  <b>Annual Fee</b></th></tr><tr><td><b>From \$ 0From 0 - \$ 249,999</b></td><td><b>2.00%</b></td><td><b>.20%</b></td><td><b>.06%</b></td></tr><tr><td><b>Next \$ 250,000-\$499,999</b></td><td><b>1.90%</b></td><td><b>.14%</b></td><td><b>.06%</b></td></tr><tr><td><b>Next \$ 500,00 - \$999,999</b></td><td><b>1.75%</b></td><td><b>.07%</b></td><td><b>.04%</b></td></tr><tr><td><b>Next \$ 1,000,000 – 1,999,999</b></td><td><b>1.50%</b></td><td><b>.05%</b></td><td><b>.03%</b></td></tr><tr><td><b>Next \$ 2,000,000 +</b></td><td><b>1.25%</b></td><td><b>.05%</b></td><td><b>.03%</b></td></tr></table> <p>*election selected by Client for the quarterly reports mentioned below could result in the Adviser charging a higher advisory fee.</p> <p style="text-align: center;"><b><u>Schedule Of Premier Fees – Option B</u></b></p> <table><tr><th><b><u>Portfolio Value Breakpoints</u></b></th><th><b><u>Maximum Advisory Fee Schedule</u></b></th><th><b><u>Auto-Fee</u></b>  <i>Debiting only</i>  <b>Annual Fee</b></th></tr><tr><td><b>From \$ 0 From 0- \$ 249,999</b></td><td><b>2.00%</b></td><td><b>25 bps</b></td></tr><tr><td><b>Next \$ 250,000-\$499,999</b></td><td><b>1.90%</b></td><td><b>20 bps</b></td></tr><tr><td><b>Next \$ 500,00 - \$999,999</b></td><td><b>1.75%</b></td><td><b>15 bps</b></td></tr><tr><td><b>Next \$ 1,000,000 - 1,999,999</b></td><td><b>1.50%</b></td><td><b>10 bps</b></td></tr><tr><td><b>Next \$ 2,000,000 +</b></td><td><b>1.25%</b></td><td><b>Bps</b></td></tr></table> <p>*election selected by Client for the quarterly reports mentioned below could result in an additional charge to the client’s account in the amount of \$37.50 per quarter (\$150 annually).</p>	<b><u>Portfolio Value Breakpoints</u></b>	<b><u>Maximum Advisory Fee Schedule</u></b>	<b><u>Quarterly Reporting and Auto-Fee Debiting</u></b>  <i>Annual Fee*</i>	<b><u>Auto-Fee</u></b>  <i>Debiting only</i>  <b>Annual Fee</b>	<b>From \$ 0From 0 - \$ 249,999</b>	<b>2.00%</b>	<b>.20%</b>	<b>.06%</b>	<b>Next \$ 250,000-\$499,999</b>	<b>1.90%</b>	<b>.14%</b>	<b>.06%</b>	<b>Next \$ 500,00 - \$999,999</b>	<b>1.75%</b>	<b>.07%</b>	<b>.04%</b>	<b>Next \$ 1,000,000 – 1,999,999</b>	<b>1.50%</b>	<b>.05%</b>	<b>.03%</b>	<b>Next \$ 2,000,000 +</b>	<b>1.25%</b>	<b>.05%</b>	<b>.03%</b>	<b><u>Portfolio Value Breakpoints</u></b>	<b><u>Maximum Advisory Fee Schedule</u></b>	<b><u>Auto-Fee</u></b>  <i>Debiting only</i>  <b>Annual Fee</b>	<b>From \$ 0 From 0- \$ 249,999</b>	<b>2.00%</b>	<b>25 bps</b>	<b>Next \$ 250,000-\$499,999</b>	<b>1.90%</b>	<b>20 bps</b>	<b>Next \$ 500,00 - \$999,999</b>	<b>1.75%</b>	<b>15 bps</b>	<b>Next \$ 1,000,000 - 1,999,999</b>	<b>1.50%</b>	<b>10 bps</b>	<b>Next \$ 2,000,000 +</b>	<b>1.25%</b>	<b>Bps</b>
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Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).

**Schedule F of  
Form ADV**

**Continuation Sheet for Form ADV Part II**

Applicant:

**American Retirement Planning Group, Inc.**

SEC File Number:

801- N/A

Date:

**04/20/2008**

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: <b>American Retirement Planning Group, Inc.</b>	IRS Empl. Ident. No.: <b>108300</b>
Item of Form (identify)	Answer
	<p>The account fee will be paid quarterly in advance. The fee will be payable when the account is established, pro-rated for the first partial quarter, if applicable. Thereafter, the fee will be payable on the first day of each calendar quarter based on the asset value of the account as of the last business day of the prior quarter. Additional deposits to the account are subject to the same fee procedures.</p> <p>In addition to the investment advisory fee, the Client will be charged transaction fees pursuant to a fixed schedule for trade execution based upon the option chosen. These transaction charges are paid to Pershing and are partially retained by Pershing for its clearance and execution services. Furthermore, a portion of the transaction fee will be paid to AIGFA for its supervisory services. These transaction charges represent the only payment to AIGFA and Pershing for their services. The transaction charges for execution and supervisory services will be described in detail in the Investment Advisory Agreement provided to each Client. If the account is opened with securities previously purchased through AIGFA or the Adviser, AIGFA and the Adviser may have already received commissions on the purchase. If the account is opened with cash proceeds from the sale of securities purchased through AIGFA or the Adviser, AIGFA and/or the Adviser may already have received commissions on the sale.</p> <p>*At the Client's option, a quarterly report will be generated by Pershing, which is in addition to monthly account statements. This report provides a market perspective on the most recently completed quarterly activity, and a portfolio performance summary using Standard &amp; Poor 500 and Lehman Brothers Bond indices as benchmark comparisons. The report also reflects holdings by asset type, contributions, withdrawals, and a description of each position held with value, gain and loss, and yield information.</p> <p><b><u>OPTION A (\$50,000 Minimum)</u></b></p> <p>Rule 12(b)-1 or service fees paid by "load" waived mutual funds will be retained by AIGFA. AIGFA will assess a transaction charge to the Adviser for each "load" waived mutual fund transaction in excess of 10 during the referenced twelve month period. In addition, a transaction fee will be assessed to the Adviser for each no-load mutual fund transaction. The fact that the Adviser pays this transaction fee may affect the frequency of transactions recommended by Adviser to Client.</p> <p>The transactions fees will be assessed to the Client for all stock, options and fixed income transactions executed in the account.</p> <p>The annual charge for the quarterly reporting service begins at .2% and is reduced based on the size of the account. The charge is deducted from management fees charged to the Client's account. In the event the Client elects not to receive a quarterly report, an annual charge for the automated billing service will be deducted from management fees charged to the Client's account. The annual charge for this service begins at .06% and is reduced based on the size of the account. The annual charge for automated billing is included in the charge for optional quarterly reporting if elected.</p> <p>Quarterly reporting is not available for accounts that hold options.</p>

Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).

**Schedule F of  
Form ADV**

**Continuation Sheet for Form ADV Part II**

Applicant:	SEC File Number:	Date:
<b>American Retirement Planning Group, Inc.</b>	801- N/A	<b>04/20/2008</b>

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: <b>American Retirement Planning Group, Inc.</b>		IRS Empl. Ident. No.: <b>108300</b>
Item of Form (identify)	Answer	
	<p><b><u>OPTION B</u> (\$25,000 Minimum, Not available for ERISA and IRA accounts)</b></p> <p>There is an annual administrative charge beginning at .25% and is reduced by the size of the account. This charge is deducted from management fees charged to the Client's account.</p> <p>A portion of any Rule 12(b)-1 or service fees paid by "load" waived funds to AIGFA may be re-allowed to the AIGFA registered representative on the account. The Client in this account pays all transaction fees.</p> <p>The annual charge for this the quarterly reporting service is \$150. The fee is charged \$37.50 per quarter to the Client's account.</p> <p>Quarterly reporting is not available for accounts that hold options.</p> <p><b><u>DIRECT ASSET ALLOCATION SERVICES THROUGH THE VISION2020 ADVISOR PROGRAM</u></b></p> <p>AIGFA sponsors the <b>VISION2020</b> Advisor Program (the "Program"). Adviser's Registered Representatives offer the Program, in their capacity as Adviser's IARs.</p> <p>The Program provides comprehensive investment management of Client assets through the provision of asset allocation planning software as well as execution, clearing and custodial services. With respect to its asset allocation services, the Program utilizes Ibbotson Associates to provide Clients access to risk tolerance assessment, efficient frontier plotting, fund profiling and performance data, as well as portfolio optimization and re-balancing tools.</p> <p>Adviser offers the Program to its advisory Clients on either a discretionary or a non-discretionary basis. The Client, by selection available on Investment Advisory Client Services Agreement, will authorize for the IAR on behalf of Adviser to manage Client's Program accounts on a discretionary or non-discretionary basis. The IARs will recommend load waived and no-load mutual funds, and other equity and debt securities. The IARs may involve the sale of options and/or the use of other option strategies. The IARs may also involve the use of borrowed money, or the use of "margin" within the Client account.</p> <p>In a discretionary account, the IARs will have discretionary limited buying and selling in the account on an as needed basis.</p> <p>In a non-discretionary account, the IARs will recommend load waived and no-load mutual funds, and other equity and debt securities, for review and approval by their Clients. The IARs will only purchase or sell securities, which have been approved by Clients in advance. Also, standing Agreements between Adviser and the Client to maintain prior agreed upon static reallocation will not be considered use of discretion by Adviser's IARs.</p> <p>In addition, upon prior agreement with the IARs and their Clients, Clients may grant such IARs limited discretion authorizing to hold, buy or sell securities in their accounts.</p> <p>The Program offers both a wrap and an unbundled pricing structure. <u>Please note that the same or similar services may be available elsewhere at a lower cost to the Client.</u></p>	

Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).

**Schedule F of  
Form ADV**

**Continuation Sheet for Form ADV Part II**

Applicant:	SEC File Number:	Date:
<b>American Retirement Planning Group, Inc.</b>	801- N/A	<b>04/20/2008</b>

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: <b>American Retirement Planning Group, Inc.</b>	IRS Empl. Ident. No.: <b>108300</b>
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	<p><b>Wrap Pricing:</b> The wrap pricing structure allows the Client to pay an all-inclusive fee for management, execution and administrative services. Clients should consider that depending upon the level of the wrap fee charges, the amount of portfolio activity in their accounts, the value of services that are provided under the Program, and other factors, the wrap fee may or may not exceed the aggregate cost of services if they were to be provided separately.</p> <table><tr><td>No Transaction Fee Account</td><td></td><td></td></tr><tr><td></td><td><b>Max.</b></td><td><i>Administrative</i></td></tr><tr><td><b>Account Size</b></td><td><b>Client Fee</b></td><td><b>Fee</b></td></tr><tr><td>\$100,000 - \$249,999.99</td><td>2.500%</td><td>0.400%</td></tr><tr><td>\$250,000 - \$499,999.99</td><td>2.250%</td><td>0.375%</td></tr><tr><td>\$500,000 - \$749,999.99</td><td>2.000%</td><td>0.350%</td></tr><tr><td>\$750,000 - \$1,249,999.99</td><td>1.750%</td><td>0.325%</td></tr><tr><td>\$1,250,000 - \$1,999,999.99</td><td>1.500%</td><td>0.300%</td></tr><tr><td>\$2,000,000 - \$4,999,999.99</td><td>1.250%</td><td>0.275%</td></tr><tr><td>\$5,000,000 - \$24,999,999.99</td><td>1.250%</td><td>0.250%</td></tr><tr><td>Over \$25 MM</td><td>1.000%</td><td>0.225%</td></tr></table> <p><b>Unbundled Pricing:</b> As an alternative to the wrap pricing structure, the transaction charges can be unbundled from the advisory and administrative fees. This pricing arrangement may be more cost effective for accounts that do not experience frequent trading activity. Depending on the level of trading activity in the account, Clients may or may not pay higher total costs than the wrap pricing structure.</p> <table><tr><td></td><td></td><td></td></tr><tr><td></td><td><b>Max.</b></td><td><i>Administrative</i></td></tr><tr><td><b>Account Size</b></td><td><b>Client Fee</b></td><td><b>Fee</b></td></tr><tr><td>\$50,000 - \$99,999.99</td><td>2.500%</td><td>0.250%</td></tr><tr><td>\$100,000 - \$249,999.99</td><td>2.300%</td><td>0.200%</td></tr><tr><td>\$250,000 - \$499,999.99</td><td>2.050%</td><td>0.175%</td></tr><tr><td>\$500,000 - \$749,999.99</td><td>1.800%</td><td>0.150%</td></tr><tr><td>\$750,000 - \$1,249,999.99</td><td>1.550%</td><td>0.125%</td></tr><tr><td>\$1,250,000 - \$1,999,999.99</td><td>1.300%</td><td>0.100%</td></tr><tr><td>\$2,000,000 - \$4,999,999.99</td><td>1.050%</td><td>0.075%</td></tr><tr><td>\$5,000,000 - \$24,999,999.99</td><td>1.050%</td><td>0.050%</td></tr><tr><td>Over \$25 MM</td><td>0.800%</td><td>0.025%</td></tr></table>	No Transaction Fee Account				<b>Max.</b>	<i>Administrative</i>	<b>Account Size</b>	<b>Client Fee</b>	<b>Fee</b>	\$100,000 - \$249,999.99	2.500%	0.400%	\$250,000 - \$499,999.99	2.250%	0.375%	\$500,000 - \$749,999.99	2.000%	0.350%	\$750,000 - \$1,249,999.99	1.750%	0.325%	\$1,250,000 - \$1,999,999.99	1.500%	0.300%	\$2,000,000 - \$4,999,999.99	1.250%	0.275%	\$5,000,000 - \$24,999,999.99	1.250%	0.250%	Over \$25 MM	1.000%	0.225%					<b>Max.</b>	<i>Administrative</i>	<b>Account Size</b>	<b>Client Fee</b>	<b>Fee</b>	\$50,000 - \$99,999.99	2.500%	0.250%	\$100,000 - \$249,999.99	2.300%	0.200%	\$250,000 - \$499,999.99	2.050%	0.175%	\$500,000 - \$749,999.99	1.800%	0.150%	\$750,000 - \$1,249,999.99	1.550%	0.125%	\$1,250,000 - \$1,999,999.99	1.300%	0.100%	\$2,000,000 - \$4,999,999.99	1.050%	0.075%	\$5,000,000 - \$24,999,999.99	1.050%	0.050%	Over \$25 MM	0.800%	0.025%
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**Schedule F of  
Form ADV**

**Continuation Sheet for Form ADV Part II**

Applicant:	SEC File Number:	Date:
<b>American Retirement Planning Group, Inc.</b>	801- N/A	<b>04/20/2008</b>

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: <b>American Retirement Planning Group, Inc.</b>	IRS Empl. Ident. No.: <b>108300</b>
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Item of Form (identify)	Answer
	<p>These transaction charges represent payments to AIGFA and Pershing for brokerage services and to AIGFA for executing supervisory services.</p> <p><b>VARIABLE ANNUITY SUB-ACCOUNT ADVISORY SERVICES</b></p> <p>An Addendum A to the VISION2020 Advisory Client Services Agreement ("Advisory Agreement"), will modify the Advisory Agreement as set forth below. All capitalizations herein shall have the same meanings as in the Advisory Agreement.</p> <p>Adviser's IAR(s) utilizing the <b>VISION2020</b> Advisor Program sponsored by AIGFA may provide variable Annuity Sub-Account services. The IAR will obtain the necessary financial data from Client to assist Client in determining suitability for investment in Program. The information provided by Client will include a brief description of the investment objectives, guidelines and financial objectives for the Program VA(s). The IAR will be available to Client on an on-going basis to monitor any changes in Client's financial circumstances or investment objectives.</p> <p>Client retains Adviser to manage the Program VA(s) through one of the following mechanisms:</p> <p><b><u>1. Non-Discretionary Rebalancing Limited To Maintaining Initial Agreed Upon Asset Allocation.</u></b></p> <p>Client by initialing the Addendum A to Investment Advisory Services Agreement appoints the IAR on behalf of Adviser to manage Client's Program VA(s) in accordance with the investment objectives selected by Client, and subject to Client meeting the minimum Program Account size. The IAR on behalf of Adviser shall allocate Program VA(s) sub-accounts, as part of the initial Client asset allocation, which Client will review and approve. The IAR on behalf of Adviser may periodically, without prior Client consent, rebalance Client Program VA(s), sub-accounts to maintain the initial agreed upon asset allocation. However, the IAR will not make changes to the initial Program VA(s), sub-account allocation without prior Client review and approval.</p> <p><b><u>2. Discretionary Trading Authorization</u></b></p> <p>Client by initialing the Addendum A to Investment Advisory Services Agreement appoints IAR on behalf of Adviser to manage Client's Program VA(s) sub-accounts on a discretionary basis in accordance with the investment objectives selected by Client, and subject to Client meeting the minimum Program Account size. The IAR agrees to manage the Program VA(s) sub-accounts on a discretionary basis in accordance with the investment objectives selected by Client, IAR on behalf of Adviser may reallocate program VA(s) sub-accounts without prior Client consent.</p> <p>Due to the unique nature of Variable Annuities, they must be maintained directly with the Variable Annuity sponsor. Neither IAR nor Adviser creates or forwards Client Account Statements or Confirmations for Program VA(s). This responsibility remains exclusively with the Variable Annuity sponsor. All sub-account reallocations will be directed to and executed at the Variable Annuity sponsor.</p>

**Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).**

**Schedule F of  
Form ADV**

**Continuation Sheet for Form ADV Part II**

Applicant:	SEC File Number:	Date:
<b>American Retirement Planning Group, Inc.</b>	801- N/A	<b>04/20/2008</b>

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

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Item of Form (identify)	Answer																															
	<p><b>VA PROGRAM COMPENSATION</b></p> <p>As a participant in the VA Program, Client shall pay an Account Fees for Program VA(s) in the account. Program VA(s) are not assessed transaction fees since the reallocation of transactions are placed directly with the Variable Annuity sponsor. A portion of the Account Fees will be paid to AIGFA for its administrative services provided in sponsoring the Program.</p> <p>In the event that the IAR received a selling commission with respect to any Program VA within two years of the date of this addendum, the Advisory Fee for the services described herein shall be offset. In order to determine the transactions subject to this fee exclusion, the IARs and the Client will complete the Addendum A schedule together with attaching supporting documentation evidencing the actual date of purchase of Program VA(s) within the past two years.</p> <p><b><u>A). Schedule Of Account Fees</u></b></p> <table> <thead> <tr> <th><i>Asset Size</i></th> <th><i>Account Fee Range Minimum and Maximum</i></th> <th><i>Total Client Fee</i></th> </tr> </thead> <tbody> <tr> <td>\$50,000 - \$99,999.99</td> <td>0.250% - 2.50%</td> <td>_____</td> </tr> <tr> <td>\$100,000 - \$249,999.99</td> <td>0.200% - 2.30%</td> <td>_____</td> </tr> <tr> <td>\$250,000 - \$499,999.99</td> <td>0.175% - 2.05%</td> <td>_____</td> </tr> <tr> <td>\$500,000 - \$749,999.99</td> <td>0.150% - 1.80%</td> <td>_____</td> </tr> <tr> <td>\$750,000 - \$1,249,999.99</td> <td>0.125% - 1.55%</td> <td>_____</td> </tr> <tr> <td>\$1,250,000 - \$1,999,999.99</td> <td>0.100% - 1.30%</td> <td>_____</td> </tr> <tr> <td>\$2,000,000 - \$4,999,999.99</td> <td>0.075% - 1.05%</td> <td>_____</td> </tr> <tr> <td>\$5,000,000 - \$24,999,999.99</td> <td>0.050% - 1.05%</td> <td>_____</td> </tr> <tr> <td>Over \$25,000,000</td> <td>0.025% - 0.80%</td> <td>_____</td> </tr> </tbody> </table> <p>In addition, the Client may incur certain charges imposed by third parties other than Adviser in connection with Program VA(s), including but not limited to internal Variable Annuity sponsor fees, as well as 12b-1 or other distribution Fees (trail commissions) on certain underlying sub-accounts. In addition, there may be certain deferred sales charges on previously purchased variable annuities as well as IRA and Qualified Retirement Plan fees.</p> <p>For further details on the Program, including costs, please refer to the <b>VISION2020</b> Advisor Schedule H Wrap Brochure.</p>		<i>Asset Size</i>	<i>Account Fee Range Minimum and Maximum</i>	<i>Total Client Fee</i>	\$50,000 - \$99,999.99	0.250% - 2.50%	_____	\$100,000 - \$249,999.99	0.200% - 2.30%	_____	\$250,000 - \$499,999.99	0.175% - 2.05%	_____	\$500,000 - \$749,999.99	0.150% - 1.80%	_____	\$750,000 - \$1,249,999.99	0.125% - 1.55%	_____	\$1,250,000 - \$1,999,999.99	0.100% - 1.30%	_____	\$2,000,000 - \$4,999,999.99	0.075% - 1.05%	_____	\$5,000,000 - \$24,999,999.99	0.050% - 1.05%	_____	Over \$25,000,000	0.025% - 0.80%	_____
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**Schedule F of  
Form ADV**

**Continuation Sheet for Form ADV Part II**

Applicant:	SEC File Number:	Date:
<b>American Retirement Planning Group, Inc.</b>	801- N/A	04/20/2008

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: <b>American Retirement Planning Group, Inc.</b>		IRS Empl. Ident. No.: <b>108300</b>
Item of Form (identify)	Answer	
Item 1.A (3&7)	<p><b>Financial Planning Services</b></p> <p>The Adviser, through its IARs, will typically provide a variety of financial planning services, principally advisory in nature, to individuals or families regarding the management of their financial resources, based upon an analysis of Client's needs. Generally, such financial planning services will involve preparing a financial program for a Clients based on the Client's financial circumstances and objectives. This information normally would cover present and anticipated assets and liabilities, including insurance, savings, investments, and anticipated retirement or other employee benefits.</p>	
Item 1.A.3	<p>Many times clients need individual consultation which requires solving extraordinary problems and additional services not listed above. For these services an hourly fee of \$175.00 per hour will be charged. Clients will be informed of any charges ahead of these consultations.</p>	
Item 1.A.7	<p>American Retirement Planning Group, Inc. also consults on Life Insurance and Fixed Annuity programs on an hourly basis of \$175.00 per hour. Clients will be informed of any charges ahead of these consultations. No refund will be made after work has been completed.</p>	
Item 1.A.8	<p>Many investors want to use the above process (1.A.1); however, instead of using individual securities, investors want tactical asset allocation (timing) services on load, no-load mutual funds, and variable insurance separate accounts (variable annuities, variable life). Each program will be tailored for each client's investment objectives and risk tolerance. Fees for timing will be a maximum of 1% per year, .25% paid quarterly, at the end of the quarter. In order to accommodate smaller accounts, there will be an annual minimum fee of \$200. Clients will not be charged for services after the day services terminate, and clients will receive a full refund if they terminate the contract within five business days of signing. After five days refund will be on a prorated basis.</p>	
Item 1.A.9	<p>American Retirement Planning Group, Inc. has a financial planning program called 401(K) Plus. This program is for individuals who participate in a retirement plan where they work, where they have to choose from different mutual funds or variable annuity separate accounts. These plans are normally called 401(k), 403(b), 457, Profit Sharing Plans, and Simple Ira's. After going through the process described in 1.A.1 above, the individual will provide us with their investment options, pin #, or Internet site address and American Retirement Planning Group, Inc. will notify the client by e-mail, phone or letter when we think the client should change the 401(k) asset allocation.</p> <p><u>What is the Investment objective and style for 401(k) Plus?</u> Because these are retirement funds, we will have an objective for accounts of conservative, long-term growth. Investors who want a more aggressive objective will not be selected for 401(k) Plus. Investment style will be a combination of asset allocations and market timing.</p> <p><u>What is the minimum account for 401(k) Plus?</u> There is no minimum account, our service's are priced based on the amount of services required.</p>	

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**Schedule F of  
Form ADV**

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Item of Form (identify)	Answer							
Item 1.A.9 (continued)	<p><u>What is the Fee?</u> Our financial planning fees are based on how often we need to meet. Other factors include your experience, the percent your 401(k)'s assets are to your net worth, the time to retirement, and the importance these assets have on your future retirement income. Here is our schedule.</p> <table border="0"> <tr> <td><u>Quarterly Fee</u> \$145.00</td> <td><u>Example of Service</u> Notify when to make changes. Quarterly phone review, quarterly reports, annual meeting.</td> </tr> <tr> <td>\$245.00</td> <td>Notify when to make changes. Quarterly phone review, quarterly reports, semi-annual meetings.</td> </tr> <tr> <td>\$445.00</td> <td>Notify when to make changes. Quarterly reports, quarterly meetings.</td> </tr> </table> <p><u>How does the individual pay there fee for 401(k) Plus?</u> Fees are billed quarterly in arrear. On some retirement plans fees may be deducted from the plan.</p> <p><u>What other services are provided?</u></p> <p>A. Each 401(k) client will receive a free analysis of all their investments to help ensure investments are coordinated into one concise investment allocation and objective. This coordinates your 401(k) to your total assets. If you choose, you may have your other assets managed the same way as your 401(k) in our other managed account programs as described in our brochure ADV Part II.</p> <p>B. If you are within 5 years of retirement, you will receive retirement income analyses to better help you project your retirement income the day you retire.</p> <p>C. IRA rollovers are provided for individuals who leave your existing employer or retire. We will explain how the IRA rollover works and your different options. After the retirement plan is rolled over to the IRA we will continue to manage your assets the same way as our 401(k) Plus Program.</p> <p><u>Who has my assets?</u> When they are under our financial planning 401(k) Plus Program, your retirement account is held by a Trust Company, or Insurance Company.</p> <p><u>How much control do you have on my assets?</u> You have complete control of your 401(k). You will also make the changes we recommend. Upon signing a Financial Planning Agreement with American Retirement Planning Group, Inc. you give us authorization to e-mail, phone, or send a letter on fund switches. You also give us permission to access information on your account through your pin # to make sure <u>you made</u> the requested changes and provide a quarterly performance statement. We do not have authorization to place funds in your account or withdraw funds. However, we can assist you with the proper paperwork to service your account.</p> <p><u>If I am not happy, how do I terminate our agreement?</u> At any time you can call, write, or fax us to terminate. We will assist you in any way.</p>		<u>Quarterly Fee</u> \$145.00	<u>Example of Service</u> Notify when to make changes. Quarterly phone review, quarterly reports, annual meeting.	\$245.00	Notify when to make changes. Quarterly phone review, quarterly reports, semi-annual meetings.	\$445.00	Notify when to make changes. Quarterly reports, quarterly meetings.
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**Schedule F of  
Form ADV**

**Continuation Sheet for Form ADV Part II**

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Item of Form (identify)	Answer	
Item 1.A.3 Item 1.A.9	<p>American Retirement Planning Group, Inc. also provides <b>Financial Planning Services</b> in the form of consulting to sole proprietorships, partnerships, corporations and non-profit organizations on retirement plans where the plan recipients self-directs their own investments. These plans are normally defined contribution plans under Internal Revenue Services code Section 401(A)(K) or 403(b). Listed below are the services that American Retirement Planning Group, Inc. (ARPG) can provide to trustees and plan participants. Not all services are required on every plan, however, plan trustees and advisor may select some or all of the services below.</p> <ol style="list-style-type: none"> <li>1. Selecting investment objectives for retirement plan.</li> <li>2. Analyses of various retirement plans and cost of retirement plans.</li> <li>3. Selection of retirement plan.</li> <li>4. Help plan investors select and interview plan administrators.</li> <li>5. Help plan trustees select an investment committee.</li> <li>6. Train investment committee members.</li> <li>7. Present various mutual funds or variable annuity separate accounts to Investment committee members.</li> <li>8. Once plan and investments have been selected, enroll participants in person. Enrollment meeting will be conducted with participant and spouse if desired. Enrollment meeting will: <ol style="list-style-type: none"> <li>1. Set risk tolerance</li> <li>2. Select Portfolio</li> <li>3. Prepare paperwork for submission to administrator</li> </ol> </li> </ol> <p><b>Ongoing Services by Advisor</b></p> <ol style="list-style-type: none"> <li>1. Meet with employees as needed (quarterly, semi-annually).</li> <li>2. Review investments with plan trustees as needed.</li> <li>3. Review and assist in resolving problems with plan administrator.</li> <li>4. Review and assist in resolving plan design problems with plan administrator.</li> <li>5. Conduct an annual meeting on the 401(k) with plan trustees and investment committee.</li> <li>6. Assist terminated employees with IRA rollover options.</li> <li>7. Assist new eligible employees with enrollment.</li> <li>8. Provide an 800 phone number for employees to call ARPG for investment advice.</li> </ol> <p><b>Plan Sponsor Agrees to:</b></p> <ol style="list-style-type: none"> <li>1. Not knowingly allow unlicensed advisors or employees to give investment advice to participants.</li> <li>2. Notify advisor of problems with participants.</li> <li>3. Complete required paperwork for new participants.</li> <li>4. Urge employees with investment questions to call advisor at (800) 530-8788.</li> </ol> <p><b>Compensation</b></p> <p>Compensation for the services above is normally paid by directing the plans mutual fund or variable annuity commissions, or trail commissions, to the advisor. Plan sponsor will be disclosed the commissions or fees paid to the advisor for services. If the commissions above are not sufficient to cover the services, advisor may receive an hourly fee of</p>	

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**Schedule F of  
Form ADV**

**Continuation Sheet for Form ADV Part II**

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Item of Form (identify)	Answer
Item 1.A.3 Item 1.A.9 (continued)	<p>\$175.00 per hour for services. If hourly fees are charged, client will not be charged more than \$500.00, six months in advance. Before any hourly fee is charged, plan sponsor will approve the charge through the signing of the client advisory agreement.</p> <p><b>American Retirement Planning Group has a Financial Planning/Consultation Service called <u>SuperVisionPlus</u></b></p> <p><b><u>THE PROGRAM</u></b></p> <p><u>SuperVisionPlus</u> is for individuals who are implementing a retirement financial plan where the chosen accounts have investment choices. An example of these investments are Mutual Funds (family of funds), Variable Annuity Separate Accounts (funds within a variable annuity), Variable Life Separate Accounts (funds within a variable life contract), or Index Annuity Options (investment options within a fixed annuity). These plans can also be IRA's, IRA SEP's, Roth IRA's, Simple IRA's, Erisa Qualified Annuities, Non-Qualified Annuities (after tax monies), Non-qualified Variable Life Insurance, or Mutual Funds. The primary service of SuperVisionPlus is asset allocation, re-balancing, and asset protection of your financial planning investments to help you meet your retirement plans investment goals, and objectives.</p> <p>The investment objective and style for SuperVisionPlus will be <u>conservative, long-term growth</u>. Investors who want a more aggressive objective will not be selected for SuperVision-Plus. Investment style will be a combination of asset allocation and market timing.</p> <p>Investment Advisor Representative (IAR) on behalf of the Advisor will direct the investment and reinvestment of the assets in the Account(s) in accordance with the information provided by Client. IAR on behalf of the Advisor will execute a copy of the agreement acknowledging receipt of same and agreeing to manage Account Investments on a discretionary basis in accordance with the investment objectives selected by Client. IAR will be available to Client on an ongoing basis to consult with regarding Client's Account and any changes in Client's financial circumstances or investment objectives.</p> <p><b><u>Account Size</u></b></p> <p>There is no minimum account; our services are priced based on the amount of services required.</p> <p><b><u>Other Services</u></b></p> <p>A. Each SuperVisionPlus Client can receive a free analysis of all their investments to help ensure investments are coordinated into one concise investment allocation and objective. This coordinates all your investment to your total assets. If you choose, you may have your other assets allocated the same way as your SuperVisionPlus in our other advisory programs as described in our brochure ADV Part II. If your situation is more complex, we will provide you with a complete financial plan.</p> <p>B. If you are within 5 years of retirement, you will receive retirement income analysis to better help you project your retirement income the day that you retire.</p>

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**Schedule F of  
Form ADV**

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Item 1.A.3 Item 1.A.9 (continued)	<p>C. IRA rollovers are provided for individuals who leave their existing employer or retire. We will explain how the IRA rollover works and your different options after the retirement plan is rolled over to an IRA.</p> <p>When you are under our financial planning SuperVisionPlus Program, your investment accounts are held by a Trust Company, Insurance Company, Mutual Fund Company, or Pershing (brokerage). At no time is your investments custodian by American Retirement Planning Group, Inc.</p> <p>You have complete control of SuperVisionPlus. We do not have authorization to place funds in your account or withdraw funds. However, we can assist you with the proper paperwork to service your account.</p> <p><b><u>Client's Responsibilities</u></b></p> <p>Client agrees to provide financial information regarding pertinent matters as requested by IAR from time to time. Client also agrees to discuss needs and goals and projected future needs and goals. Client acknowledges that IAR cannot adequately perform its services on Client's behalf unless Client performs such responsibilities on his/her part and that IAR's analysis and recommendations are based on the information provided by Client. Client agrees to permit IAR to consult with and obtain information about Client from Client's accountant, attorney, and other advisors. Adviser and its IARs shall not be required to verify any information obtained from Client, Client's attorney, accountant, or other advisors, and is expressly authorized to rely thereon.</p> <p><b><u>Validity of Financial Planning Advice/Financial</u></b></p> <p>Client understands the recommendations give during any financial planning consultation or contained in any financial plan or plan update are valid as of the date of the consultation, plan or plan update, and are not valid for any period of time beyond such date.</p> <p><b><u>Compensation</u></b></p> <p>For services provided on an ongoing basis, Client shall pay an annual fee mutually agreed upon and payable throughout the course of the year on a quarterly basis.</p> <p>The fee may be adjusted on the anniversary date of each year. The services provided for the above fee will include, but not be limited to, a periodic in-depth financial analysis comprising the Client's needs, allocation modeling and periodical re-optimization (at the discretion of the Advisor or specific request of the Client).</p> <p>When allowed by the custodian of the investment product, the Service Fee can be automatically deducted on a quarterly basis from the client's account.</p> <p><b><u>Confidentiality</u></b></p> <p>All information and recommendations furnished by either Client or Adviser and its IARs to the other shall at all times be treated in strictest confidence and shall not be disclosed to third persons except as may be required by law or except upon the prior written approval of the other party to this Agreement. Adviser is hereby given absolute authority by Client</p>

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Item 1.A.3 Item 1.A.9 (continued)	<p>to disclose, provide copies of and communicate information obtained from Client or developed by Adviser and its IARS.</p> <p><b><u>Risk</u></b></p> <p>Client recognizes that there may be loss or depreciation of value of any investment due to the fluctuation of market values. Client represents that no party to SuperVisionPlus agreement has made any guarantees, either oral or written, that Client's investment objectives will be achieved. Investment Advisor shall not be liable for any error in judgment and/or for any investment losses in the Account in the absence of malfeasance, negligence, or violation of applicable law. Nothing in the Agreement shall constitute a waiver or limitation of rights, which Client may have under applicable state and/or federal law, including without limitation of state or federal securities laws.</p> <p><b><u>Conflicts of Interest</u></b></p> <p>A. Client acknowledges that he/she understands that:</p> <p>1. Adviser is also affiliated with AIG Financial Advisors, a securities broker-dealer registered with the Financial Industry Regulatory Authority ("FINRA"), and that IARs who advise Clients are also associated with Adviser as securities representatives registered with AIG Financial Advisors.</p> <p>2. Various IARs are also agents for various insurance companies, and/or hold real estate licenses.</p> <p>3. Adviser and its IARs may recommend to Client that he/she purchase mutual fund securities, variable annuities, or variable life, and that Adviser may recommend investments which have a load or sales commission; and</p> <p>4. A conflict exists between the interest of Adviser and its IARs and the interest of Client.</p> <p>B. If Client decides to implement any of the recommendations through Adviser and its IARS in any of the above listed capacities, Client hereby consents to the above described conflicts of interest and to receipt by Adviser, its branch managers and its IARs of fees for providing financial planning services as provided herein. Additionally, Client consents to the receipt by Adviser and its IARs of any sales commissions attributable to such transactions (as listed previously) as are generated by implementation of any recommendations.</p> <p>C. Client is under no obligation to act on the recommendations of the Adviser or its IARs. If Client elects to act on any recommendations, Client is under no obligation to effect any investment, insurance, real estate or securities transaction through Adviser or its IARs.</p> <p><b><u>Termination of SuperVisionPlus</u></b></p> <p>Any services provided to Client in connection with the SuperVisionPlus financial planning service are indefinite from the date hereof. However, either party <u>may terminate the SuperVisionPlus Agreement upon thirty (30) days' notice by registered mail to the address set forth herein except that Client may terminate the Agreement without penalty within five</u></p>

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Item of Form (identify)	Answer	
	business days of the date hereof. Upon termination, no refund will be made for services completed other than within the first five days of the date hereof.	
Item 3.	Insurance, including Whole Life, Term, Universal, Fixed Annuities, and Real Estate Investment Trusts (REITS).	
Item 6.	<p>Education and Business background of the individual who determines general investment advice.</p> <p>Name: Dwight Alfred Machael Date of Birth: December 25, 1948 Formal Education: Golden Gate University, San Francisco, California</p> <ul style="list-style-type: none"> <li>▪ B.A., Management</li> <li>▪ New York Inst. of Finance, New York</li> <li>▪ General Securities Course</li> </ul> <p>Business Background:</p> <ul style="list-style-type: none"> <li>▪ 1982-1989 Shearson Lehman Hutton Regional Director-Retirement, Planning Consultant 1989-1991 Paine Webber Divisional V.P.</li> <li>▪ 1993-1997 Linsco Private Ledger, Registered Principal. American Retirement Planning Group, Inc., Investment Adviser Representative</li> <li>▪ January 1997 to October 2005 SunAmerica Securities, Inc., Registered Principal American Retirement Planning Group, Inc., Investment Adviser Representative</li> <li>▪ October 31, 2005 to Present –AIG Financial Advisors, Inc. Registered Principal American Retirement Planning Group, Inc., Investment Adviser Representative</li> </ul> <p>Name: Jonathan Barr Date of Birth: December 27, 1956 Education: Mareello Preparatory High School</p> <p>Business Background:</p> <ul style="list-style-type: none"> <li>▪ 1980-1993 Sunbay Farms - Owner</li> <li>▪ 1993-1996 Lakeside Organics - General Manager</li> <li>▪ 1997-1999 The Lester Clinic - Practice Consultant Development</li> <li>▪ 1999-2000 WMA Securities - Registered Representative</li> <li>▪ 1999-2002 Putnam GM - Internet Manager</li> <li>▪ 2002-2003 Marty Franich - Internet Manager</li> <li>▪ 2003-2005 SunAmerica Securities, Inc., Registered Representative American Retirement Planning Group, Inc., Investment Advisor Representative</li> <li>▪ October 31, 2005 to Present – AIG Financial Advisors, Inc., Registered Representative American Retirement Planning Group, Inc., Investment Advisor Representative</li> </ul>	

**Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).**

**Schedule F of  
Form ADV**

**Continuation Sheet for Form ADV Part II**

Applicant:	SEC File Number:	Date:
<b>American Retirement Planning Group, Inc.</b>	801- N/A	<b>04/20/2008</b>

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: <b>American Retirement Planning Group, Inc.</b>		IRS Empl. Ident. No.: <b>108300</b>
Item of Form (identify)	Answer	
Item 6. (continued)	<p>Name: Samuel Roland Cawker Date of Birth: May 18, 1939 Formal Education: Humboldt University, California</p> <ul style="list-style-type: none"> <li>▪ B.A. Secondary Education, minor in Biology</li> <li>▪ 1973-1976 Travelers Insurance Company, courses in: <ul style="list-style-type: none"> <li>○ Financial Planning</li> <li>○ Estate Planning</li> <li>○ Tax Planning</li> </ul> </li> </ul> <p>Business Background:</p> <ul style="list-style-type: none"> <li>▪ 1976-1984 Travelers Insurance Company, Financial Planner</li> <li>▪ 1984-1999 Lincsko Private Ledger, Registered Representative Cawker Financial, Inc., Investment Adviser Representative</li> <li>▪ 1999-2005 SunAmerica Securities Inc., Registered Principal Cawker Financial, Inc., Investment Adviser Representative</li> <li>▪ October 31, 2005 to Present – AIG Financial Advisors, Inc., Registered Representative American Retirement Planning Group, Inc., Investment Advisor Representative</li> </ul> <p>Name: Gudrun V. Cawker Date of Birth: June 11, 1940 Formal Education: Washington State University, Washington</p> <p>Business Background:</p> <ul style="list-style-type: none"> <li>▪ 1995 – 1999 Linsco Private Ledger, Registered Representative Cawker Financial, Inc., Investment Adviser Representative</li> <li>▪ 1999-2005 SunAmerica Securities, Inc., Registered Representative Cawker Financial, Inc., Investment Adviser Representative</li> <li>▪ October 31, 2005 to Present – AIG Financial Advisors, Inc., Registered Representative American Retirement Planning Group, Inc., Investment Adviser Representative</li> </ul> <p>Name: Leah Jacot Date of Birth: February 3, 1968 Formal Education: California State University, San Marcos B.S. Business Administration</p> <p>Business Background:</p> <ul style="list-style-type: none"> <li>▪ 2002 – 2004 UBS, Financial Advisor</li> <li>▪ 2005 – JP Morgan Chase, Financial Advisor and Personal Banker</li> <li>▪ 2006 to Present – AIG Financial Advisors, Inc. Registered Representative American Retirement Planning Group, Inc., Investment Advisor Representative.</li> </ul>	

Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).

**Schedule F of  
Form ADV**

**Continuation Sheet for Form ADV Part II**

Applicant:	SEC File Number:	Date:
<b>American Retirement Planning Group, Inc.</b>	801- N/A	<b>04/20/2008</b>

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: <b>American Retirement Planning Group, Inc.</b>		IRS Empl. Ident. No.: <b>108300</b>
Item of Form (identify)	Answer	
Item 7.C.	AIG Financial Advisors, Inc. is current Broker/Dealer	
Item 8.C.1	<p>As disclosed in this Schedule F, American Retirement Planning Group, Inc. (ARPG) is a registered securities representative of AIG Financial Advisors, Inc., a broker dealer and member of the Financial Industry Regulatory Authority (FINRA). Under the rules and regulations of FINRA, AIG Financial Advisors, Inc. has obligations to maintain records and perform other functions regarding certain aspects of the investment advisory activities of its registered representatives in relation to certain advisory accounts for which its registered representatives provide investment advice. These obligations require AIG Financial Advisors, Inc. to coordinate with, and have the cooperation of account custodians.</p> <p>In order to fulfill its obligation, AIG Financial Advisors, Inc. has established a list of custodian and brokerage firms which it has arranged to obtain the required cooperation, and which, therefore, may be utilized for custody of accounts directly advised either by registered representatives of AIG Financial Advisors, Inc. who are investment advisers or other investment adviser entities which are affiliated with registered representatives of AIG Financial Advisors, Inc. In certain instances, AIG Financial Advisors, Inc. will collect, as paying agent for ARPG, the investment advisory fee remitted to ARPG by the account custodian, and AIG Financial Advisors, Inc. will retain a portion as a charge to the Investment Adviser (not the client) for the functions AIG Financial Advisors, Inc. is required to carry out by FINRA. This fee will not increase execution or brokerage charges to the client or the fee the client has agreed to pay ARGP pursuant to the client's advisory agreement. A portion of the fee retained by AIG Financial Advisors, Inc. may be re-allowed to other registered representatives of AIG Financial Advisors, Inc. who, as registered representatives of AIG Financial Advisors, Inc. are responsible for the supervision of other representatives and assist AIG Financial Advisors, Inc. with the functions described above.</p>	
Item 8.C (1) & (9)	All Investment Advisor Representatives (IARs) are Registered Representatives of AIG Financial Advisors, a full service member FINRA/SIPC Broker/Dealer. There is a potential conflict of interest between IARs receiving commissions from the Broker/Dealer and charging fees as a Registered Investment Advisor. Therefore, clients are under no obligation to implement a retirement plan or other advisory services through AIG Financial Advisors, Inc. or American Retirement Planning Group, Inc.	
Item 9.B	<p>Affiliates of applicant are also agents of several insurance companies.</p> <p>Principals and associated person of ARPG are registered representatives of AIG Financial Advisors, Inc. and will be compensated on the normal commission schedule.</p>	
Item 9.E	On occasion, the interest of the applicant's account may correspond with client interests. At such times, applicant may buy or sell for his own account the same security that he recommends to his Client's to buy or sell. However, client orders always take precedence over orders placed in their own account.	
Item 10	<p>Managed accounts have a minimum initial account size.</p> <p>Our minimum managed account using mutual funds or variable insurance separate accounts (variable annuities and variable life) will be \$10,000. Exception will be made if future investments are contemplated. Other minimums apply to different type accounts, see 1 1.A.2 above.</p>	

Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).



**Schedule F of  
Form ADV**

**Continuation Sheet for Form ADV Part II**

Applicant:	SEC File Number:	Date:
<b>American Retirement Planning Group, Inc.</b>	801- <b>N/A</b>	<b>04/20/2008</b>

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: <b>American Retirement Planning Group, Inc.</b>		IRS Empl. Ident. No.: <b>108300</b>
Item of Form (identify)	Answer	
Item 12.A (1) & (2)	Applicant will have limited discretion over only securities bought and sold and the quantity of each security placed in the portfolio. This includes mutual funds, variable annuities, and variable life.	
Item 12.B	Neither applicant, its associated persons, nor unaffiliated investment advisory or financial planning entities with which applicant may have agreements, directly suggest brokers to Clients, unless done in conjunction with an investment management program(s). The client is always free to utilize their broker of choice in implementing the advice or financial plan. The nature of the relationship between Applicant's associated person or associated persons of unaffiliated adviser/financial planners and AIG Financial Advisors, Inc. may however, tend to encourage the client to implement portions of the recommendations through such persons in their role as registered representatives of AIG Financial Advisors. Applicant believes that AIG Financial Advisors provide a full range of investment and other financial services at rates that are generally no higher than comparable services in the financial services community. Client is aware that they may execute transactions through affiliates of applicant as registered representatives of AIG Financial Advisors. However, client may utilize the broker/dealer of their choice and has no obligation to purchase or sell securities through applicant or AIG Financial Advisors unless done in conjunction with an investment management program(s).	
Item 13.A	In our registered representative capacity we could receive 12b-1 fees as a result of placing clients with mutual funds. Full disclosure will be made prior to such a sale.	
Item 14	<p>Code of Ethics – Participation or Interest in Clients Transactions</p> <p>American Retirement Planning Group, Inc. has established a Code of Ethics for employees and associated persons as a best industry practice. Our Code of Ethics contains, but not limited to:</p> <ol style="list-style-type: none"> <li>1. Standard of Conduct.</li> <li>2. Protecting Inside Information.</li> <li>3. Personal Securities Trading Restriction.</li> <li>4. IPO and Private Placement Restrictions.</li> <li>5. Violations of Code of Ethics and Review and Enforcement.</li> </ol> <p>Dwight A. Machael is Chief Compliance Officer for establishment, review and enforcement of American Retirement Planning Group, Inc. Code of Ethics. We will provide a copy of our Code of Ethics upon request.</p>	

Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).