

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

Name of Investment Adviser: <b>Moylan Kropp Retirement Planning, LLC</b>				
Address: (Number and Street)	(City)	(State)	(Zip Code)	Area Code: Telephone Number:
<b>7101 Mercy Road, Suite 216</b>	<b>Omaha</b>	<b>NE</b>	<b>68106</b>	<b>( 402) 390-9066</b>

**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 government 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.)

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

Applicant:

**Moylan Kropp Retirement Planning, LLC**

SEC File Number:

**801-56050**

Date:

**1/31/07**

## Definitions for Part II

Related person - Any officer, director or partner of applicant or any person directly or indirectly controlling, controlled by, or under common control with the applicant, including any non-clerical, non-ministerial employee.

Investment Supervisory Services - Giving continuous investment advice to a client (or making investments for the client) based on the individual needs of the client. Individual needs include, for example, the nature of other client assets and the client's personal and family obligations.

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 .....  | 80% |
| <input type="checkbox"/>            | (2) | Manages investment advisory accounts not involving investment supervisory services .....  | %   |
| <input checked="" type="checkbox"/> | (3) | Furnishes investment advice through consultations not included in either service described above .....  | 8%  |
| <input type="checkbox"/>            | (4) | Issues periodicals about securities by subscription .....   | %   |
| <input checked="" type="checkbox"/> | (5) | Issues special reports about securities not included in any service described above .....   | 2%  |
| <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 ..... | %   |
| <input checked="" type="checkbox"/> | (7) | On more than an occasional basis, furnishes advice to clients on matters not involving securities .....   | 10% |
| <input type="checkbox"/>            | (8) | Provides a timing service .....   | %   |
| <input checked="" type="checkbox"/> | (9) | Furnishes advice about securities in any manner not described above .....   | 0%  |

(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 the applicant call any of the services it checked above financial planning or some similar term? .....

Yes	No
<input checked="" type="checkbox"/>	<input type="checkbox"/>

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 type="checkbox"/>            | (2) | Hourly charges                               | <input checked="" type="checkbox"/> | (5) | Commissions       |
| <input checked="" type="checkbox"/> | (3) | Fixed fees (not including subscription fees) | <input checked="" 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 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 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:

**Moylan Kropp Retirement Planning, LLC**

SEC File Number:

801- **56050**

Date:

**10/31/03****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 | <input checked="" type="checkbox"/> I. Options contracts on:                   |
| <input checked="" type="checkbox"/> (3) foreign issues                     | <input checked="" type="checkbox"/> (1) securities                             |
|  | <input checked="" type="checkbox"/> (2) commodities                            |
| <input checked="" type="checkbox"/> B. Warrants                            |  |
| <input checked="" type="checkbox"/> C. Corporate debt securities           | <input checked="" type="checkbox"/> J. Futures contracts on:                   |
| (other than commercial paper)  | <input checked="" type="checkbox"/> (1) tangibles                              |
|  | <input checked="" type="checkbox"/> (2) intangibles                            |
| <input checked="" type="checkbox"/> D. Commercial paper                    |  |
| <input checked="" type="checkbox"/> E. Certificates of deposit             | <input checked="" type="checkbox"/> K. Interests in partnerships investing in: |
| <input checked="" type="checkbox"/> F. Municipal securities                | <input checked="" type="checkbox"/> (1) real estate                            |
|  | <input checked="" type="checkbox"/> (2) oil and gas interests                  |
| <input checked="" type="checkbox"/> G. Investment company securities       | <input type="checkbox"/> (3) other (explain on Schedule F)                     |
| <input checked="" type="checkbox"/> (1) variable life insurance            | <input checked="" type="checkbox"/> L. Other (explain on Schedule F)           |
| <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 type="checkbox"/> Charting               | (4) <input type="checkbox"/> Cyclical                                 |
| (2) <input checked="" type="checkbox"/> Fundamental | (5) <input checked="" type="checkbox"/> Other (explain on Schedule F) |
| (3) <input 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 type="checkbox"/> Timing services  |
| (2) <input type="checkbox"/> Inspections of corporate activities              | (6) <input checked="" type="checkbox"/> Annual reports, prospectuses, filings with the 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 checked="" 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 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,<br>uncovered options or spreading strategies |
| (3) <input type="checkbox"/> Trading (securities sold within 30 days)                            | (7) <input checked="" type="checkbox"/> Other (explain on Schedule F)  |
| (4) <input 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:

**Moylan Kropp Retirement Planning, LLC**

SEC File Number:

**801-56050**

Date:

**10/31/03****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 checked="" 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).**

**FORM ADV****Part II - Page 5**

Applicant:

**Moylan Kropp Retirement Planning, LLC**

SEC File Number:

**801- 56050**

Date:

**10/31/03****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.)

- 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.

**Financial planning services terminate upon presentation of the financial plan and so no reviews are conducted on these accounts. However, the applicant recommends that clients have their financial situation reviewed and updated at least annually. If clients elect to do these reviews and updates, a new client agreement may be required and additional fees may be incurred.**

**Managed accounts are reviewed at least monthly. Accounts at other money managers are reviewed when the applicant receives copies of account statements, usually quarterly.**

**The applicant's associated persons are each responsible for reviewing their own accounts. The calendar is the main triggering factor, although more frequent reviews may be conducted due to client request, change in client circumstances or unusual market activity.**

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

**Applicant does not prepare any reports for clients. Clients will receive statements at least quarterly from the investment company, broker/dealer, clearing firm or money manager at which their accounts are maintained.**

**Clients participating in the FAP and/or LifeGuide Programs may receive quarterly, monthly or on-demand reports showing the investment performance of their accounts from Securities America Advisors, Inc. or the applicant. Clients participating in the SEI Program will receive monthly account statements, transaction ledgers and quarterly reports showing the investment performance of their account from SEI. Clients participating in the AssetMark program will receive monthly account statements, transaction ledgers and quarterly reports showing the investment performance of their account from AssetMark.**

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:

**Moylan Kropp Retirement Planning, LLC**

SEC File Number:

**801-56050**

Date:

**10/31/03**

**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; 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: <b>Moylan Kropp Retirement Planning, LLC</b>	SEC File Number:  <b>801-56050</b>	Date:  <b>01/30/07</b>
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(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>Moylan Kropp Retirement Planning, LLC</b>	IRS Empl. Ident. No.: <b>68-0534031</b>
Item of Form (identify)	Answer
Part II, Page 2, #1D	<p style="text-align: center;"><b><u>FINANCIAL PLANNING SERVICES</u></b></p> <p>The applicant provides financial planning services in the form of oral or written comprehensive financial plans. A comprehensive plan can include, but will not be limited to, the areas of estate planning, retirement planning, educational planning, tax planning, budget planning, cash flow analysis and insurance analysis. Applicant's associated persons will generally hold 2-3 meetings with the client in order to obtain information necessary to determine client's needs, goals, sophistication level and investment comfort level. The client will be asked to provide tax returns, portfolio position statements, bank records and other documents to assist applicant's associated persons in gathering the necessary information to prepare a financial plan.</p> <p>Fees for financial plans will generally not exceed \$1,000 and are negotiable based upon the complexity of the client's financial situation and the actual services provided. The negotiated fee will be disclosed to client prior to services being provided. Fees will be due and payable upon completion and presentation of the plan to the client.</p> <p>Either party can terminate financial planning services at any time by submitting written notice to the other party; notice will be effective upon receipt. If services are terminated prior to the financial plan being presented to the client, no fees are due for services expended by applicant's associated persons prior to the date notice of termination was received.</p> <p style="text-align: center;"><b><u>ASSET MANAGEMENT SERVICES</u></b></p> <p><b><u>Fidelity Target Plan Program</u></b></p> <p>Applicant provides investment management services, defined as giving continuous advice to a client based on the individual needs of the client. Applicant's associated persons will assist the client in executing transactions for which the specified fee (or fees) is not based directly upon transactions in the client's account. Applicant's associated persons will assist the client in establishing an account (the Account) through the Fidelity Target Plan Mutual Fund Model Portfolio Program. The associated persons implement securities transactions for client accounts in their separate capacities as registered representatives of Securities America, Inc. (SAI), member NASD/SIPC. The applicant, its associated persons and SAI will not act as custodian for any account. Fidelity Investments Institutional Services Company, Inc. will maintain custody of all client funds and securities.</p> <p>The annual management fees charged for this service will range from 0.5% to 1% and will be negotiated based upon the size and complexity of the client's account. The applicant's associated persons will quote an exact percentage to each client based on both the nature and total dollar asset value of that account.</p> <p>Management fees will be billed quarterly in arrears and based upon the account value at the end of the quarter. Management fees will be deducted directly from the client's account and client will provide Account custodian with written authorization to deduct fees from the Account and pay them to applicant. Approximately one week after the end of the quarter, the client will receive a confirmation statement of the management fees for the quarter. Approximately two weeks after the end of the quarter, the client will receive a fee notification statement showing the amount of fees to be deducted, the manner in which the</p>

**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: <b>Moylan Kropp Retirement Planning, LLC</b>	SEC File Number:  <b>801-56050</b>	Date:  <b>01/30/07</b>
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(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>Moylan Kropp Retirement Planning, LLC</b>	IRS Empl. Ident. No.: <b>68-0534031</b>
Item of Form (identify)	Answer
Part II, Page 2, #1D (continued)	<p>fees were calculated, any adjustment to the fees, an explanation of any adjustments, and client's portfolio positions. At no time will applicant have direct access to the client's funds and/or securities. A client Account that is opened mid-period will be charged an initial management fee that includes a portion of the fee that is pro-rated for the number of days that the Account is open in the first period.</p> <p>Clients may incur certain charges imposed by third parties in connection with investments made through the Account, including, but not limited to, mutual funds sales loads, fees and surrender charges, variable annuity commissions and surrender charges, and IRA and Qualified Retirement Plan fees. These fees are separate and distinct from the management fees charged by the applicant. In their capacity as registered representatives, applicant's associated persons may retain a portion of mutual fund sales loads, 12(b)-1 fees and variable annuity commissions. A description of these fees and expenses are available in each fund and annuity prospectus.</p> <p>Either party may cancel the agreement for services by providing oral or written notice of termination. Notice of termination is effective immediately upon receipt. If the client terminates within five business days of signing the agreement, the agreement is terminated without penalty (no fees due). After five business days, client is responsible for the time expended by applicant's associated persons through the date of termination, and a pro-rated fee will be charged to and be payable by the client.</p> <p><b><u>Financial Advisors Program and LifeGuide Program</u></b></p> <p>Applicant provides investment management services, defined as giving continuous advice to a client based on the individual needs of the client, through Securities America Advisors, Inc.'s (SAA) Financial Advisors Program (FAP) and/or LifeGuide Program (LifeGuide). SAA is an SEC registered investment advisor. SAA's FAP and/or LifeGuide are wrap fee programs providing investment advisory services and execution of client transactions for which the specified fee (or fees) is not based directly upon transactions in a client's account. Under the FAP and LifeGuide, the applicant's associated persons will assist the client in establishing an FAP or LifeGuide Account (the Account) with SAA. Securities America, Inc. (SAI), an affiliated broker/dealer of SAA, will process all brokerage transactions in the Account. The brokerage transactions will then be cleared through National Financial Services, LLC (NFS) pursuant to a clearing arrangement established by SAI with NFS. SAA has also entered into agreements with various insurance companies that allow for management and valuation of client variable annuity accounts within SAA's FAP and/or LifeGuide. NFS, insurance companies or other custodians will maintain custody of all funds and securities. At no time will SAA, SAI, applicant or its associated persons act as custodian of the Account or have direct access to the client's funds and/or securities.</p> <p>The applicant's associated persons implement securities transactions for FAP and LifeGuide client Accounts in their separate capacities as registered representatives of SAI.</p> <p>The annual management fees charged for this service will be negotiated with each client, with 3% being the maximum management fee that may be charged to clients, unless the Account only has mutual funds and then the maximum will be 2.25 %. SAA retains up to 20 basis points (0.20%) of the annual management fee for FAP Accounts and up to 15% of the annual management fee for LifeGuide Accounts.</p>

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



**Schedule F of  
Form ADV**

Applicant: <b>Moylan Kropp Retirement Planning, LLC</b>	SEC File Number:  <b>801-56050</b>	Date:  <b>01/30/07</b>
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**Continuation Sheet for Form ADV Part II**

(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>Moylan Kropp Retirement Planning, LLC</b>	IRS Empl. Ident. No.: <b>68-0534031</b>
Item of Form (identify)	Answer
Part II, Page 2, #1D (continued)	<p>A complete description of the FAP and related fees and charges are described in SAA's Financial Advisor Program Schedule H Disclosure Brochure, which will be given to all clients prior to or at the time a FAP Account is established. A complete description of the LifeGuide and related fees and charges are described in SAA's LifeGuide Program Schedule H Disclosure Brochure, which will be given to all clients prior to or at the time a LifeGuide Account is established.</p> <p><b><u>AssetMark Program</u></b></p> <p>The AssetMark Program (AssetMark) is sponsored by AssetMark Investment Services, Inc. a registered investment advisor. AssetMark has two components. The first is an Asset Allocation System that applicant may use to manage client assets made up of model portfolios provided by a number of institutional investment strategists which are based on the information, research, asset allocation methodology and investment strategies of these investment strategists. The second component is Private Managed Account Program where applicant introduces clients to investment managers who provide discretionary management of individual portfolios of equity and/or fixed income securities.</p> <p>AssetMark client fees are payable quarterly, in advance, based on average assets under management during the previous quarter. Included as part of the client fee paid to applicant is an amount to be re-allowed to AssetMark Investment Services, Inc., Securities America Advisors, Inc. (SAA), investment strategists, and others as the AssetMark program fee.</p> <p>Fees charged in the AssetMark Program will not exceed 2.25% annually. Custodian fees may be charged separately from the AssetMark client fees.</p> <p>A complete description of the AssetMark Program and related fees and charges are described in AssetMark Investment Services, Inc.'s Schedule H Disclosure Brochure, which will be given to all clients prior to or at the time an account is established.</p> <p><b><u>SEI Asset Management Program</u></b></p> <p>The SEI Program is an institutional asset allocation program that applicant uses in managing client account assets. Applicant's associated persons assist clients in establishing an SEI Program Account (the Account) at SEI Trust Company (SEI). All Account transactions will be processed and cleared through SEI. The SEI program uses asset allocation portfolios developed by SEI Investments. The portfolios consist of SEI Family of Institutional Mutual Funds (Mutual Funds) and other securities approved by SEI to be held in an Account. Applicant provides SEI with the asset allocation policy (Asset Allocation Policy) that client selects for the Account. Applicant directs SEI to reallocate the client's investments in accordance with the client's Asset Allocation Policy. In addition, applicant directs SEI to rebalance the investments within the Account at least quarterly so that the market value of the shares of each mutual fund held in the Account is the same percentage of the total market value of the Account as required by the client's Asset Allocation Policy. Custody of all SEI Program Client Account assets is held at SEI.</p> <p>SEI program management fees are payable quarterly, in arrears, based on assets under management at the end of the quarter. Management fees are automatically deducted from the client's account. Each quarter SEI will send client an account statement that will include a management fee notification which will show the computed fee, any adjustments to fee, an explanation of any</p>

**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: <b>Moylan Kropp Retirement Planning, LLC</b>	SEC File Number:  <b>801-56050</b>	Date:  <b>01/30/07</b>
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(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>Moylan Kropp Retirement Planning, LLC</b>	IRS Empl. Ident. No.: <b>68-0534031</b>
Item of Form (identify)	Answer
Part II, Page 2, #1D (continued)	<p>adjustment and the net management fee to be deducted later in the period from client's account. Management fees are paid to applicant. Up to 5% of the management fees may be paid to Securities America Advisors, Inc. (SAA), a registered investment advisor, for marketing and administrative services SAA provides to applicant. Clients may terminate the SEI program account at any time by notifying applicant and receive a full pro-rata refund of any unearned fees. Termination will be effective upon receipt of such notice. If services are terminated within five business days of executing the client agreement, services will be terminated without penalty. After the initial five business days, the client may be responsible for payment of fees for the number of days of services were provided by applicant prior to receipt of the notice of termination.</p> <p>Fees charged in the SEI Program will not exceed 1.75% annually. SEI Trust Company may charge a separate custodial fee for the custody services its provides the client's Account. Mutual Funds held in the Account pay their own advisory fees and other expenses, which are explained in each Mutual Fund's prospectus. These fees and expenses are separate charges from the Account management fees.</p> <p style="text-align: center;"><b>REFERRALS TO THIRD PARTY MONEY MANAGERS</b></p> <p><b><u>Independent Managed Assets Program</u></b></p> <p>Applicant may establish agreements with third-party money managers offering a wide range of advisory services including asset allocation, market timing and portfolio management. The applicant may select the services of money managers in Securities America Advisor's, Inc.'s (SAA) Independent Managed Assets Program (IMAP). SAA is an investment advisor firm registered with the Securities and Exchange Commission. The applicant will solicit the services of the recommended third-party money managers and will not refer a client to a money manager unless the money manager is registered or exempt from registration as an investment advisor in the client's state of residence. A client may select a recommended money manager based on the client's needs. The applicant's associated persons will be available to meet with the client on a continuous basis. Clients should be aware that the solicitor or sub-advisor fees paid to applicant and its associated persons differ among recommended money manager programs. There are conflicts of interest, which may affect the independent judgment of the associated persons in recommending one money manager program over another. Applicant and its associated persons will be compensated by a solicitor's fee or sub-advisor fee paid to them by the recommended money manager. When applicant and its associated persons use an SAA IMAP money manager, SAA will receive a portion of the solicitor fee, a marketing override or an administrative fee for providing administrative and marketing services.</p> <p><b><u>Managed Opportunities Program</u></b></p> <p>Applicant has established a relationship with Securities America Advisors, Inc. (SAA), a registered investment advisor, to participate in the Managed Opportunities Program (Managed Opportunities). Managed Opportunities is an SAA wrap-fee program providing clients the opportunity to establish portfolios developed by outside third-party money managers. These money managers are also registered investment advisors and will act as sub-advisors to SAA. Client accounts may be managed by SAA through the Mutual Fund Asset Allocation Account Portfolios or by Oberon Financial Technology, Inc. (Oberon) through the Separate Account Portfolios. Oberon is a registered investment advisor acting as a sub-advisor to SAA.</p>

**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: <b>Moylan Kropp Retirement Planning, LLC</b>	SEC File Number:  <b>801-56050</b>	Date:  <b>01/30/07</b>
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(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>Moylan Kropp Retirement Planning, LLC</b>	IRS Empl. Ident. No.: <b>68-0534031</b>
Item of Form (identify)	Answer
Part II, Page 2, #1D (continued)	<p>Applicant will solicit the services of SAA through Managed Opportunities. The applicant will not refer a client to SAA unless SAA, Oberon and other sub-advisors are registered or are exempt from registration as investment advisors in the client's state of residence. Applicant's associated persons will be available to meet with clients on a continuous basis. Clients should be aware that applicant and its associated persons will be paid solicitor/referral fees by SAA. SAA will also share fees with Oberon and other sub-advisors. This situation could influence the independent judgment of applicant's associated persons. Therefore, a potential conflict of interest may exist. However, portfolios will be selected and recommended to clients based on each individual client's needs, goals and objectives.</p> <p><b><u>SEI Tax Controlled Program</u></b></p> <p>The Tax Controlled (TC) Program is sponsored by SEI Investments Management Corporation (SIMCO). To participate in the TC Program, applicant, SIMCO and each client execute a tri-party agreement (Tax Controlled Agreement) providing for the management of certain client assets. Under the Tax Controlled Agreement, clients appoint applicant as their investment advisor to assist them in selecting an asset allocation strategy. The strategy would include a percentage of client assets allocated to designated portfolios of separate securities (each, a Separate Account Portfolio) and may include the percentage of assets allocated to a portfolio of mutual funds sponsored by SIMCO or its affiliate. The client appoints SIMCO to manage the assets in each Separate Account Portfolio in accordance with a strategy selected by clients with applicant. SIMCO may delegate its responsibility for selecting particular securities to one or more portfolio managers. The TC Program seeks to manage taxes within each Separate Account Portfolio through an individually managed U.S. equity and/or laddered municipal bond component(s) within the structure of a globally diversified portfolio in order to meet clients' long-term goals of managing taxes while controlling risk. Clients may terminate the TC Program account at any time and receive a full pro-rata refund of any unearned fees. Termination will be effective upon receipt of such notice by SIMCO. If services are terminated within five business days of executing the client agreement, services will be terminated without penalty. After the initial five business days, clients may be responsible for payment of fees for the number of days services are provided by SIMCO prior to receipt of the notice of termination.</p> <p>TC Program client management fees are payable quarterly, in arrears, based on assets under management at the end of the quarter. Management fees are automatically deducted from client accounts. Each quarter SEI will send clients an account statement that will include a management fee notification that will show the computed fee, any adjustments to fee, an explanation of any adjustment and the net management fee to be deducted later in the period from client's account.</p> <p>Custodian fees and internal mutual fund expenses are separate from the SEI Program client fees.</p> <p>The fees payable to SIMCO for the individually managed U.S. large cap equity component are as follows:</p> <p style="padding-left: 40px;">0.85% for the first \$2,000,000 0.75% for the next \$4,000,000 0.65% for the next \$4,000,000 0.55% for the next \$10,000,000</p>

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**Schedule F of  
Form ADV**

Applicant: <b>Moylan Kropp Retirement Planning, LLC</b>	SEC File Number:  <b>801-56050</b>	Date:  <b>01/30/07</b>
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**Continuation Sheet for Form ADV Part II**

(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>Moylan Kropp Retirement Planning, LLC</b>	IRS Empl. Ident. No.: <b>68-0534031</b>
Item of Form (identify)	Answer
Part II, Page 2, #1D (continued)	<p>The fees payable to SIMCO for the individually managed municipal bond component are as follows:</p> <p style="padding-left: 40px;">0.60% for the first \$1,000,000 0.55% for the next \$2,000,000 0.45% for the next \$2,000,000 0.35% for the next \$5,000,000</p> <p>Fees payable under the TC Program may not exceed 1.75%. SAA retains up to 5% of portion of the annualized fee paid to the applicant for administrative and marketing services, and the applicant is paid the balance of the annualized client fee.</p>
Part II, Page 3, #3L	When using AssetMark's Private Account Management Program, the applicant introduces clients to investment managers who provide discretionary management of individual portfolios of equity and/or fixed income securities.
Part II, Page 3, #4A(5), 4B(8), 4C(7)	Model mutual fund and variable annuity asset allocation portfolio programs, provided by a number of institutional investment managers and strategists, may be used when managing client assets.
Part II, Page 4, #6	<p><b><u>John D. Moylan</u></b> (Born 6/46) John attended Creighton University and earned his Bachelor's Degree in History in 1968. After serving in the military, John held various management positions at Commercial Federal Savings &amp; Loan from November 1971 through March 1990. From October 1982 through March 1990, he was a Vice President and registered representative at Invest Financial Corporation. John was a Vice President of FirsTier Bank, N.A. and a registered representative with FirsTier Securities, Inc. from March 1990 through February 1996. He has been a registered principal with Securities America, Inc. since February 1996. In 1995 he established a sole proprietorship, doing business as John D. Moylan Retirement Planning, and registered as an investment advisor in 1996. In December 2002, John D. Moylan Retirement Planning, LLC succeeded to the sole proprietorship with John as sole member, sole owner, and an investment advisor representative. In April 2003, the business name was changed to Moylan Kropp Retirement Planning, LLC. John continues as a member, owner and investment advisor representative.</p> <p><b><u>Kimberly J. Kropp, CLU, ChFC, CFP®</u></b> (Born 7/57) Kim graduated from Wayne State College in 1979 with a Bachelor's Degree in Education. From August 1982 through January 1988, she was a personal banker with Commercial Federal Bank. She was a registered representative with Invest Financial Corporation from January 1988 through August 1990. From August 1990 through January 1996, Kim served as a registered principal with FirsTier Securities, Inc. and a supervisor with FirsTier Bank, N.A. Kim joined Securities America, Inc. in February 1996 as a registered office assistant and became a registered principal in October 2003. She joined John D. Moylan Retirement Planning in February 1996 as Client Manager. In April 2003, she became a member and owner of Moylan Kropp Retirement Planning, LLC and became an investment advisor representative in October 2003. She also continues to serve as Client Manager for the LLC.</p>
Part II, Page 4, #7A & 7B	Applicant's associated persons are engaged in professions other than giving investment advice. They sell securities and insurance products to any client for commissions and spend approximately 50% on securities and insurance. Kim Kropp also spends a large amount of her workweek performing her duties as applicant's Client Manager and on staff supervision.

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**Schedule F of  
Form ADV**

Applicant: <b>Moylan Kropp Retirement Planning, LLC</b>	SEC File Number:  <b>801-56050</b>	Date:  <b>01/30/07</b>
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**Continuation Sheet for Form ADV Part II**

(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	
Part II, Page 4, #8C(1)	The applicant's associated persons are registered representatives of Securities America, Inc. (SAI), a full service broker/dealer, member NASD/SIPC. When placing securities transactions through SAI in their capacity as registered representatives, they may earn sales commissions. The applicant uses the Fidelity Target Plan Program when managing client assets.	
Part II, Page 4, #8C(3)	<p>Applicant may use the services of Securities America Advisors, Inc. (SAA), a registered investment advisory firm, through its Financial Advisors Program and/or LifeGuide Program when managing assets and when doing so, SAA will receive a portion of the fees.</p> <p>Applicant will use the support services of AssetMark Investment Services, Inc., a registered investment advisor, and SAA when managing client assets in the AssetMark program. When doing so, SAA and AssetMark Investment Services, Inc. will receive a portion of the fees charged to the client.</p> <p>Applicant may use the advisory, administrative and marketing services of SEI Investments, a registered investment advisor, and SAA when managing client assets in the SEI Asset Management Program. When doing so, SAA will receive a portion of the fees charged to the client.</p> <p>Applicant may use the advisory, administrative and marketing services of SAA and utilize SIMCO's TC Program in the management of client assets. Applicant will receive a portion of the fees paid to SIMCO in the TC Program. SAA may also receive a portion of the fee.</p> <p>The applicant may select and monitor third-party money managers to manage client assets, including money managers in SAA's Independent Managed Assets Program (IMAP). When soliciting for money managers, the applicant will receive a portion of the fees paid to the money manager. SAA may also receive a portion of the fee or a marketing override for fees paid to IMAP approved money managers.</p> <p>Applicant may refer clients to SAA through its Managed Opportunities Program (Managed Opportunities). SAA will work with Oberon Financial Technology, Inc. (Oberon), a registered investment advisory firm, and other sub-advisors when managing client assets. Applicant will not refer clients to SAA unless SAA, Oberon and other sub-advisors are registered or exempt from registration as investment advisors in each client's state of residence. SAA will pay applicant a portion of client fees for referrals. In addition, SAA will share fees with Oberon and other sub-advisors.</p>	
Part II, Page 4, #8C(9)	Applicant's associated persons are independently licensed to sell insurance products through various insurance companies. When acting in this capacity, they will receive commissions for selling these products.	
Part II, Page 5, #9B	As registered representatives, applicant's associated persons sell securities to any client for commissions. This could present a potential conflict of interest since they could receive fees and commissions if the client chooses to implement their recommendations in their capacity as registered representatives. Clients are free to select any broker/dealer they wish to implement recommendations.	
Part II, Page 5, #9E	The applicant or its associated persons may buy or sell securities or have an interest or position in a security for their personal account that they also recommend to clients. The applicant is and shall	

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**Schedule F of  
Form ADV**

Applicant: <b>Moylan Kropp Retirement Planning, LLC</b>	SEC File Number:  <b>801-56050</b>	Date:  <b>01/30/07</b>
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**Continuation Sheet for Form ADV Part II**

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Item of Form (identify)	Answer	
Part II, Page 5, #9E (continued)	<p>continue to be in compliance with <i>The Insider Trading and Securities Fraud Enforcement Act of 1988</i>. As these situations may represent a potential conflict of interest, it is a policy of the applicant that no associated persons shall prefer his or her own interest to that of the advisory client. No person employed by the applicant may purchase or sell any security prior to a transaction or transactions being implemented for an advisory account. Associated persons shall not buy or sell securities for their personal account(s) where their decision is derived, in whole or in part, by information obtained as a result of his/her employment unless the information is also available to the investing public upon reasonable inquiry. The applicant maintains a list of all securities holdings for itself and all associated persons, which is reviewed on a regular basis by a principal of the firm. This log is available for client review upon request.</p> <p>According to the <i>Investment Advisers Act of 1940</i>, an investment advisor is considered a fiduciary. As a fiduciary, it is an investment advisor's responsibility to provide fair and full disclosure of all material facts. In addition, an investment advisor has a duty of utmost good faith to act solely in the best interest of each of our clients. The applicant and its associated persons have a fiduciary duty to all clients. The applicant has established a Code of Ethics which all associated persons must read and then execute an acknowledgement agreeing that they understand and agree to comply with the applicant's Code of Ethics. The applicant and associated persons' fiduciary duty to clients is considered the core underlying principle for the applicant's Code of Ethics and represents the expected basis for all associated persons dealings with clients. The applicant has the responsibility to make sure that the interests of clients are placed ahead of it or its associated persons' own investment interests. All associated persons will conduct business in an honest, ethical and fair manner. All associated persons will comply with all federal and state securities laws at all times. Full disclosure of all material facts and potential conflicts of interest will be provided to clients prior to services being conducted. All associated persons have a responsibility to avoid circumstances that might negatively affect or appear to affect the associated persons' duty of complete loyalty to their clients. This section is only intended to provide current clients and potential clients with a description of the applicant's Code of Ethics. If current clients or potential clients wish to review the applicant's Code of Ethics in its entirety a copy may be requested from any of the applicant's associated persons and a copy will be provided promptly.</p>	
Part II, Page 5, #10	<p>SAA's recommended minimum investment amount for establishing and maintaining an FAP Account is \$25,000 and \$50,000 for establishing and maintaining a LifeGuide Account. Exceptions may be granted to these minimums upon request.</p> <p>The minimum investment required for AssetMark Asset Allocation System accounts is generally \$50,000 and \$250,000 for Private Managed Accounts. Exceptions may be granted to the minimums at the discretion of AssetMark and the applicant.</p> <p>The minimum investment required in the SEI Program is \$100,000.</p> <p>In the Managed Opportunities Program, SAA requires a minimum of \$50,000 to establish and maintain a Mutual Fund Asset Allocation Account Portfolio and \$100,000 to establish and maintain a Separate Account Portfolio. Exceptions may be granted to these minimums at SAA's discretion.</p>	
Part II, Page 6, #12A(1), 12A(2) & 12A(4)	<p>Upon receiving written authorization from the client, applicant's associated persons may manage client's assets on a limited discretionary basis. When they do, they limit their discretionary authority by prohibiting themselves from withdrawing funds and/or securities from client accounts. In</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
		<p>addition, discretionary authority in the Fidelity Target Plan Program will be limited to purchases and sales of no-load mutual funds, load funds at NAV, and exchanges in variable annuity sub-accounts. Commissions charged may be higher or lower than those clients may be able to obtain if transactions were implemented through another broker/dealer. In SEI Asset Management Program accounts, discretionary trading authority is limited to no-load mutual funds.</p> <p>Applicant offer clients model portfolios composed by a group of independent investment strategists in the AssetMark Asset Allocation Program. The independent investment strategists have no direct relationship with the applicant or the clients, make no analysis of the clients' circumstances or objectives, and do not tailor the Models Portfolios to any specific client's needs. The applicant's associated persons assist the client in selecting the Model Portfolio(s) that best suit the client's objectives. The client then specifically directs the account to be invested in accordance with the chosen Model Portfolio. When the client selects the Model Portfolio, the client further directs that the account be automatically adjusted to reflect any adjustment in the Model Portfolio by the investment strategist. This client authorization would result in the purchase and sale of certain mutual funds or transfers between variable annuity sub-accounts without further authorization by the client at such time as the investment strategist changes the composition of the selected model portfolio. The applicant has no authority to cause any purchase or sale of securities in any client account or change the Model Portfolio or to direct the account to be invested in any manner other than as previously authorized by the client.</p> <p>Applicant and its employees will not vote proxies on behalf of clients. Clients are instructed to read through the information provided with the proxy document and make a determination based on the information provided. In some instances, upon request from the client, applicant's associated persons may provide clarifications and general recommendations based on their understanding of issues presented in the proxy materials. However, clients will be solely responsible for all proxy voting decisions.</p> <p>Part II, Page 6, #12B</p> <p>Clients wishing to implement the advice of applicant's associated persons are free to select any broker they wish and are so informed. If clients wish to have the associated persons implement the advice in their capacity as registered representatives, their broker/dealer, Securities America, Inc. (SAI), will be used. SAI has a wide range of approved securities products for which SAI performs due diligence when selecting. SAI's registered representatives are required to adhere to these products when implementing securities transactions through SAI. Commissions charged for these products may be higher or lower than commissions clients may be able to obtain if transactions were implemented through another broker/dealer.</p> <p>Part II, Page 6, #13A</p> <p>Applicant's associated persons sell securities products in their separate capacity as registered representatives. In addition, they are also independently licensed insurance agents and sell insurance products. The associated persons can receive commissions when selling these products in these separate capacities. Some of the advice offered by them may involve investments in mutual fund products. Load and no-load mutual funds may pay annual distribution charges sometimes referred to as 12(b)-1 fees. The associated persons may receive a portion of these 12(b)-1 fees from some investment companies in their separate capacities as registered representatives. Clients should be aware that these 12(b)-1 fees come from fund assets, and thus, indirectly from client's assets. The receipt of these fees could represent an incentive for registered representatives to recommend funds with 12(b)-1 fees or higher 12(b)-1 fees over funds with no fees or lower fees, therefore creating a potential conflict of interest.</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
	<p style="text-align: center;"><b>PRIVACY NOTICE</b></p> <p>This Privacy Notice is from Moylan Kropp Retirement Planning, LLC (the applicant), a registered investment advisor firm in the business of providing investment advisory services to customers.</p> <p>Applicant is committed to safeguarding the confidential information of clients. Applicant holds all personal information provided to the firm in the strictest confidence. Applicant's associated persons may also be registered representatives of Securities America, Inc., (SAI) a registered broker-dealer that is not affiliated with applicant. Applicant may also have relationships with other non-affiliated investment advisor firms, such as Securities America Advisors, Inc. (SAA) an affiliate of SAI, insurance companies, trust companies, custodians and other financial institution entities. Except as required or permitted by law, applicant does not share confidential information about clients with non-affiliated third parties. In the unlikely event there were to be a change in this fundamental policy that would permit additional disclosures of confidential client information, applicant will provide written notice to clients, and clients will be given an opportunity to direct whether such disclosure is permissible.</p> <p style="text-align: center;"><b>AN IMPORTANT NOTICE CONCERNING OUR CUSTOMERS' PRIVACY.</b></p> <p><b>Customer Information Collected by Applicant.</b> Applicant collects and develops personal information about clients, and some of that information is non-public personal information (Customer Information). The essential purpose for collecting Customer Information is to provide and service the financial products and services clients obtain from applicant. The categories of Customer Information collected by applicant depend upon the scope of the engagement with applicant and are generally described below. As an investment advisor, applicant collects and develops Customer Information about clients in order to provide investment advisory services. Customer Information collected includes:</p> <ul style="list-style-type: none"> <li>● Information applicant receives from clients on financial inventories through consultation with its representatives. This Customer Information may include personal and household information such as income, spending habits, investment objectives, financial goals, statements of account, and other records concerning clients' financial condition and assets, together with information concerning employee benefits and retirement plan interests, wills, trusts, mortgages and tax returns.</li> <li>● Information developed as part of financial plans, analyses or investment advisory services.</li> <li>● Information concerning investment advisory account transactions, such as wrap account transactions.</li> <li>● Information about clients' financial products and services transactions with applicant.</li> </ul> <p><b>Data Security.</b> Applicant restricts access to Customer Information to those representatives and employees who need the information to perform their job responsibilities within the firm. Applicant maintains agreements, as well as physical, electronic and procedural securities measures, that comply with federal regulations to safeguard Customer Information about clients.</p> <p><b>Use and Disclosure of Customer Information to Provide Customer Service for Client Accounts.</b> To administer, manage and service customer accounts, process transactions and provide related services for client accounts, it is necessary for applicant to provide access to Customer</p>

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		<p>Information within the firm and to non-affiliated companies such as SAI, SAA, other investment advisors, other broker-dealers, trust companies, custodians and insurance companies. Applicant may also provide Customer Information outside of the firm as permitted by law, such as to government entities, consumer reporting agencies or other third parties in response to subpoenas.</p> <p><b>Former Clients.</b> If clients close an account with the firm, applicant will continue to operate in accordance with the principles stated in the Notice.</p> <p><b>Requirements of Federal Law.</b> In November of 1999, Congress enacted the Gramm-Leach-Bliley Act (GLBA). The GLBA requires certain financial institutions, including broker-dealers and investment advisors, to protect the privacy of Customer Information. To the extent a financial institution discloses Customer Information to non-affiliated third parties other than as permitted or required by law, clients must be given the opportunity and means to opt out (or prevent) such disclosure. Please note that applicant does not disclose Customer Information to non-affiliated third parties except as permitted or required by law (e.g., disclosures to service client accounts or to respond to subpoenas).</p>

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