

**Form ADV Part 2B Brochure Supplement
Robert Gray**

Item 1 – Cover Page

Robert Gray
Dorion-Gray Financial Services, Inc.
d/b/a Dorion-Gray Retirement Planning
2602 IL Route 176
Crystal Lake, IL 60014
Ph: 815-459-6800

Date of Supplement: March 2012

This brochure supplement provides information about Robert Gray that supplements the Dorion-Gray Financial Services, Inc. d/b/a Dorion-Gray Retirement Planning (“Dorion-Gray Retirement Planning”) brochure. You should have received a copy of that brochure. Please contact Ann Issel at 815-459-6800 or via email at ann@doriongray.com if you did not receive the Dorion-Gray Retirement Planning brochure or if you have any questions about the contents of this supplement.

Additional information about Robert Gray is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Robert Gray, Born 1948

Educational Background:

- B.A. Communications, The Ohio State University - 1971

Business Experience:

- Registered Representative with Securities America, Inc. from 9/2000 to Present
- Investment Advisor Representative for Dorion-Gray Financial Services, Inc. from 1/2003 to Present
- Executive Vice President of Operations & Marketing for Dorion-Gray Financial Services, Inc. from 1/1994 to Present
- Independent Contractor with Hinsdale Bank & Trust from 1/2000 to 1/2009
- President of Bremco Construction Management, Inc. 6/2006 to 12/2011
- Eastern Regional Manager with Learning Curve International from 1/1998 to 12/1999
- Licensed Residential Real Estate Appraiser from 3/1996 to 1/1998
- Various National/International Marketing positions with McDonalds Corporation from 3/1981 to 3/1996
- Partner of Buckeye Real Estate Management, LLC 1/2005 to Present

Item 3 – Disciplinary Information

Robert Gray has no legal or disciplinary events to report.

Item 4 – Other Business Activities

Registered Representative of Securities America, Inc.

Robert Gray is separately licensed as a registered representative with Securities America, Inc. (“SAI”), a full service broker/dealer, member Financial Industry Regulatory Authority (FINRA) and Securities Investor Protection Corporation (SIPC). Currently, Robert Gray is not the representative of record for any client accounts and he does not receive commissions based on securities transactions in any client account.

Insurance Agent

Dorion-Gray Financial Services, Inc. is a licensed insurance agency in the state of Illinois. Additionally, Robert Gray is independently licensed to sell life insurance, health, disability or long term care insurance and annuity products through various insurance companies as well as through Dorion-Gray Financial as a licensed insurance entity. When acting in this capacity, Gray can receive commissions for selling insurance products.

Clients are never obligated or required to purchase insurance products from or through Gray and may choose any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

Item 5 – Additional Compensation

Other than the fees detailed in the Dorion-Gray Financial Services, Inc. d/b/a Dorion-Gray Retirement Planning Form ADV Part 2A Disclosure Brochure, Robert Gray receives no other compensation related to advisory services provided to clients.

Item 6 – Supervision

Ann Issel is the Chief Compliance Officer of Dorion-Gray Retirement Planning. She is responsible for developing, overseeing and enforcing the firm’s compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Robert Gray. Ann Issel can be contacted at 815-459-6800 or via email at ann@doriongray.com.

Item 7 – Requirements for State-Registered Advisers – Legal and Financial Disclosure

Robert Gray has not been the subject of any client arbitrations or similar legal disputes.