

Form ADV Part 2B
Disclosure Brochure Supplement

for

Brian J. Gotta

Gotta Retirement Services, Inc.

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This brochure supplement provides information about Brian J. Gotta that supplements the Gotta Retirement Services, Inc. disclosure brochure. You should have received a copy of that brochure. Please contact Brian Gotta if you did not receive Gotta Retirement Services, Inc.'s disclosure brochure or if you have any questions about the contents of this supplement.

Item 2. Educational Background and Business Experience

Name: Brian J. Gotta

Born: 1961

Education

BSBA – Babson College (Double major in Finance and Investments)

Recent Business Background

Date	Employment	Location	Position
11/2007 – Present	Gotta Retirement Services, Inc.	Braintree, MA	President and Owner
04/2008 – Present	Ye Olde Garrison, Inc.	Braintree, MA	Owner/Manager
12/2006 – Present	Havenwood, LLC	Braintree, MA	Owner/Manager
04/1990 – Present	United Planners Financial Services	Scottsdale, AZ	Registered Representative/ Principal
04/1990 – 12/2007	Financial Planning Advocates, Inc.	Braintree, MA	President and Owner
04/1990 – 12/2007	Maresta Insurance Agency	Braintree, MA	President and Owner

Item 3. Disciplinary Information

Brian Gotta has not been involved in any legal or disciplinary events that are material to a client's evaluation of him or his integrity.

Item 4. Other Business Activities

In his individual separate capacity, Brian Gotta is associated with United Planners Financial Services of America (United Planners) as a registered representative and licensed insurance agent. United Planners is a registered broker-dealer and a member of the Financial Industry Regulatory Authority (FINRA). As a United Planners representative, Brian may offer clients the option to purchase securities and investment products distributed by that firm including, but not limited to, mutual funds, variable annuities, variable life insurance, stocks and bonds, and limited partnerships, as well as fixed insurance and annuity products. If a client purchases or sells securities or insurance products from him in this capacity, then he will receive commissions and related compensation, such as mutual fund service fees (12b-1 fees) and insurance trail fees from United Planners. This is conflict of interest, as his receipt of compensation from such recommendations can give him an incentive to recommend investment products based on the compensation received, rather than on the needs of the client. Mr. Gotta makes every effort to recommend securities and insurance products that are most appropriate for the client, without consideration of compensation arrangements. Further, should clients elect to implement financial planning recommendations through Mr. Gotta, he and GRS may waive or reduce the amount of the client's financial planning fee as a result of the additional fees and/or commissions being earned. Any adjustment to the financial planning fee is at the discretion of GRS and will be disclosed to the client prior to implementing transactions. Finally, clients are under no obligation to purchase recommended securities or insurance products through Mr. Gotta and may purchase such products through the broker-dealer or insurance agency of their choice.

United Planners is a Limited Partnership in which Brian Gotta is also a limited partner. Limited partners receive a percentage of United Planners' net profit on an annual basis. This is a conflict between the interests of Brian Gotta and clients because limited partners may recommend products or services that produce more revenue for the firm and thus increase their annual profit distribution.

Item 5. Additional Compensation

Other than commission and related compensation from securities and insurance sales, as disclosed above in Item 4, Brian Gotta does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through GRS.

Item 6. Supervision

As owner and designated principal of GRS, Brian Gotta has ultimate and direct supervisory responsibility over all personnel and functional areas of GRS. Brian regularly reviews required reports and activities of GRS personnel for compliance with applicable requirements. You may contact Brian by using the firm contact information on the first page of this brochure.

Item 7. Requirements for State-Registered Advisers

The following information is required of state registered advisers. In addition to any events listed in Item 3 of this brochure, we must disclose if Brian has been involved certain arbitration claims, been found liable in a certain civil, self-regulatory organization, or administrative proceedings, or has been the subject of a bankruptcy petition. Mr. Gotta has nothing to disclose in these areas.