

Name of Investment Adviser:

American Investment Planners LLC

Address: (Number and Street) (City) (State) (Zip Code)

500 North Broadway - Suite 260, Jericho, NY 11753

Area Code: Telephone Number

(516) 932-5130

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.

Table of Contents

<u>Item Number</u>	<u>Item</u>	<u>Page</u>
1	Advisory Services and Fees.....	2
2	Types of Clients	2
3	Types of Investments	3
4	Methods of Analysis, Sources of Information and Investment Strategies	3
5	Education and Business Standards	4
6	Education and Business Background	4
7	Other Business Activities	4
8	Other Financial Industry Activities or Affiliations	4
9	Participation or Interest in Client Transactions	5
10	Conditions for Managing Accounts	5
11	Review of Accounts	5
12	Investment or Brokerage Discretion	6
13	Additional Compensation	6
14	Balance Sheet	6
	Continuation Sheet	Schedule F
	Balance Sheet, if required.....	Schedule G

(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 Investment Planners LLC

SEC File Number:

801-14337

Date:

2/22/2011

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..... | 70 % |
| <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..... | 10 % |
| <input type="checkbox"/> (4) Issues periodicals about securities by subscription..... | % |
| <input type="checkbox"/> (5) Issues special reports about securities not included in any service described above..... | % |
| <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..... | 10 % |

(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

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 type="checkbox"/> F. Corporations or business entities other than those listed above |
| <input type="checkbox"/> C. Investment companies | |
| <input checked="" type="checkbox"/> D. Pension and profit sharing plans | <input type="checkbox"/> G. Other (describe on Schedule F) |

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

Applicant:

American Investment Planners LLC

SEC File Number:

801-14337

Date:

2/22/2011

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 | I. Options contracts on: |
| <input checked="" type="checkbox"/> (2) securities traded over-the-counter | <input checked="" type="checkbox"/> (1) securities |
| <input checked="" type="checkbox"/> (3) foreign issues | <input type="checkbox"/> (2) commodities |
| <input checked="" type="checkbox"/> B. Warrants | J. Futures contracts on: |
| <input checked="" type="checkbox"/> C. Corporate debt securities
(other than commercial paper) | <input type="checkbox"/> (1) tangibles |
| <input type="checkbox"/> D. Commercial paper | <input type="checkbox"/> (2) intangibles |
| <input checked="" type="checkbox"/> E. Certificates of deposit | K. Interests in partnerships investing in: |
| <input checked="" type="checkbox"/> F. Municipal securities | <input checked="" type="checkbox"/> (1) real estate |
| G. Investment company securities | <input checked="" type="checkbox"/> (2) oil and gas interests |
| <input checked="" type="checkbox"/> (1) variable life insurance | <input type="checkbox"/> (3) other (explain on Schedule F) |
| <input checked="" type="checkbox"/> (2) variable annuities | <input type="checkbox"/> L. Other (explain on Schedule F) |
| <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 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 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
(securities held at least a year) | (5) <input checked="" type="checkbox"/> Margin transactions |
| (2) <input checked="" type="checkbox"/> Short term purchases
(securities sold within a year) | (6) <input checked="" type="checkbox"/> Option writing, including covered options, uncovered
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 | |

Applicant:

American Investment Planners LLC

SEC File Number:

801-14337

Date:

2/22/2011

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
- year of birth
- formal education after high school
- 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 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.)

Applicant:
American Investment Planners LLC

SEC File Number:
801-14337

Date:
2/22/2011

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 Yes ☐ No ☒
and impose a minimum dollar value of assets or other conditions for starting or maintaining an account?

(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.

See Schedule F for details

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

See Schedule F for details

Applicant:

American Investment Planners LLC

SEC File Number:

801-14337

Date:

2/22/2011

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 <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (2) amount of the securities to be bought or sold? | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (3) broker or dealer to be used? | Yes <input type="checkbox"/> | No <input checked="" type="checkbox"/> |
| (4) commission rates paid? | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |

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 <input type="checkbox"/> | No <input checked="" type="checkbox"/> |
| B. directly or indirectly compensates any person for client referrals? | Yes <input type="checkbox"/> | No <input checked="" type="checkbox"/> |

(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 ☒

**Schedule F of
FORM ADV****Continuation Sheet for Form ADV Part II**Applicant:
American InvestmentSEC File Number:
801- 14337Date:
2/22/2011

(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:
American Investment Planners LLCIRS Empl. Ident. No.:
27-3739508**Item of Form**

Answer

Item 1. A. (1)

American Investment Planners LLC (hereinafter the "Firm") is engaged in the businesses of financial, tax, retirement and estate planning. The Firm's financial planners supervise, on a continuing basis, the investment and reinvestment of client assets. Such supervision may include investment and financial management tailored to the individual needs of a client on a discretionary (i.e., client consent not required before transactions are effected) and non-discretionary (i.e., client consent is required before transactions are effected) basis, with the Firm's investment advice based on each client's individual objectives. The Firm is also licensed as an independent insurance agency. Normally, the Firm's clients may elect from the financial services and fee schedules set forth below:

Financial Planning Review

A client will be charged \$250 per hour (including disbursements) for services rendered in connection with the preparation and explanation of a financial plan tailored to the client's current financial status, needs and investment objectives. The thoroughness of the plan depends upon the client's cooperation in providing the Firm with recent income tax returns, wills, trust agreements, all insurance policies currently in effect, a schedule of all of the client's assets (including all cash, securities, commodities, real estate, significant personal property, etc.), a schedule of liabilities (including an accurate list of all outstanding mortgages, loans and significant bills); estimates of anticipated income and expenses and other related financial information. The Firm requires an initial deposit equal to 50% of what it reasonably estimates it will cost the client to complete the plan. However, the deposit shall not exceed \$500. The balance of the fee will be due upon completion and delivery of a financial plan satisfactory to the client. Thereafter, clients who retain the Firm strictly for purposes of financial planning review, are periodically billed for these planning services. The client is entitled to a refund of any unused portion of his/her deposit if he/she or the Firm elects to cancel their agreement upon ten days prior notice to the other party. The Firm also offers an initial free one-hour consultation with potential clients to introduce them to the Firm, its personnel and services.

The Firm's principals reserve the right, in their sole discretion, to make adjustments to the financial planning fees described above based upon particular client circumstances.

The Firm does not charge its hourly financial planning rate for hours dedicated exclusively to the sale of products or for the implementation of the recommended plan, if the client either: (1) purchases any insurance product through the Firm; or (2) effects a transaction in securities through a Firm employee who is also a registered representative of Cadaret Grant & Co., Inc., a SEC registered broker-dealer and FINRA member firm. In connection with such purchases, the client will be charged only the normal commission rate applicable to such transactions. In addition, registered representatives of Cadaret Grant & Co., Inc. may receive commission on variable annuity products. These accounts are managed on both a discretionary and non-discretionary basis.

The Firm's principals reserve the right, in their sole discretion, to make adjustments to the commission charges based upon particular client circumstances.

Advisory Services for Clients Accounts utilizing the TIMS I and TIMS II Platforms

Certain of the Firm's clients may have their portfolios designed and managed through the use of the TIMS I and TIMS II platforms. TIMS is an acronym for The Investment Management System. TIMS I and TIMS II are proprietary platforms made available to the Firm by Cadaret, Grant & Co., Inc., the introducing broker-dealer who maintains the Firm's client accounts and which are custodied at its clearing agent, Pershing LLC. Cadaret, Grant & Co., Inc. is also a federally registered investment adviser.

**Schedule F of
FORM ADV****Continuation Sheet for Form ADV Part II**

Applicant: American Investment	SEC File Number: 801- 14337	Date: 2/22/2011
-----------------------------------	--------------------------------	--------------------

(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: American Investment Planners LLC	IRS Empl. Ident. No.: 27-3739508
Item of Form Answer	

TIMS I offers investment options which include no-load and load waived mutual funds (including mutual funds charging continuing 12b-1 fees), closed-end funds, exchange-traded funds for which the Firm will make investment decisions for its clients on a discretionary basis (i.e., without first obtaining client consent before purchases and sales are effected). Clients utilizing the TIMS I platform may also invest in individual securities limited to listings on the S&P 500 Index and the NASDAQ 100 index, however investment decisions with respect to these securities will be made on a non-discretionary basis (i.e., client consent must be obtained before transactions are effected).

TIMS II offers investment options which include equity, bond, certificate of deposit, unit investment trust, no-load and load waived mutual fund investment options (including mutual funds charging a continuing 12b-1 fee). The Firm will act in its sole discretion (i.e., without first obtaining client consent) in regards to purchases and sales of securities in TIMS II accounts.

As noted above, the Firm has limited discretionary authority over TIMS I accounts and full discretionary authority over TIMS II accounts. Client accounts utilizing either the TIMS I and TIMS II investment platforms are sometimes collectively referred to in this document as the "TIMS Accounts". For its management of the TIMS Accounts, the Firm will typically be entitled to receive an advisory fee equal to one percent (1%) per annum, payable quarterly in advance based upon the market value of the account as of the close of business on the last business day of the previous calendar quarter. Cadaret, Grant & Co., Inc. will be compensated out of the advisory fee payable to the Firm for any services provided for the TIMS Accounts. All mutual funds for TIMS accounts will be no load or load waived. Clients may, however, separately incur ticket charges and annual 12b-1 fees (i.e. distribution fees) for those mutual funds but not sales loads or commissions. For TIMS Accounts, the client's initial advisory fee shall be based on the value of the account as of the date the account's assets are placed under the Firm's supervision, pro-rated for the balance of the calendar quarter. If Cadaret, Grant & Co., Inc. or its clearing agent only issue statements of the client account as of the last business Friday of each month (or next preceding business day if such Friday is a holiday), then the date of the statement so issued as of the last month of any calendar quarter shall be deemed the last business day of such quarter for purposes of calculating the advisory fee. The Firm will send a quarterly statement to the client and Cadaret, Grant & Co., Inc. setting forth the advisory fee due for the quarter and the manner in which it was calculated. The client authorizes Cadaret, Grant & Co., Inc. to deduct its advisory fee from its account and to remit the same to the Firm.

If an agreement for TIMS I or TIMS II services is terminated, after advisory fees have been collected in advance for a given quarterly period, there will be no refund of any portion of the fee paid by the client with respect to the quarter in which the termination becomes effective, but the client will have immediate access to the assets in his or her account, subject to any limitations or restrictions imposed by the custodian for TIMS accounts. Moreover, in the event of a termination agreement for TIMS I and/or TIMS II services, the Firm will cease to be entitled to receive fees from the client for any quarterly period following the one in which the termination occurs.

The Firm's principals reserve the right, in their sole discretion, to make adjustments to the TIMS account fees charged to clients, based upon particular client circumstances.

Investment Portfolio Advisory Services through Fidelity Investment Advisor Group

For clients who wish to invest in products available through Fidelity, client accounts are maintained through Fidelity Investment Advisor Group and are managed by the Firm on a discretionary basis. Generally, the Firm will charge these advisory clients at the beginning of each quarter a fee equal to one quarter (1/4) of one percent of the market value of the total portfolio. If the client contracts with the Firm on a date other than the first day of the quarter, the client's fee will be calculated on a pro-rata basis for that quarter. Similarly, if the client elects to terminate this relationship other

**Schedule F of
FORM ADV
Continuation Sheet for Form ADV Part II**

Applicant: American Investment	SEC File Number: 801- 14337	Date: 2/22/2011
-----------------------------------	--------------------------------	--------------------

(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: American Investment Planners LLC	IRS Empl. Ident. No.: 27-3739508
Item of Form Answer	

than on the last of a quarter, the advisory fee charged to the client's account at the beginning of the quarter will be refunded to the client, on a pro-rata basis, based upon the number of remaining days in such calendar quarter. The Firm's advisory fee may be negotiable under large volume situations and are payable in arrears. These advisory fees paid to the Firm are separate and distinct from fees and expenses paid to a mutual fund company by shareholders of a fund. A complete description of mutual fund fees and expenses may be found in each fund's prospectus.

The Firm's principals reserve the right, in their sole discretion, to make adjustments to Fidelity Investment Advisor Group advisory fees charged to clients, based upon particular client circumstances.

Item 1. A. (3)

Advice Given in Newspapers, Radio and on Television

Mr. Lee Rosenberg, the Firm's President, and other employees have written articles and have been quoted, on behalf of the Firm, in various newspapers and publications answering financial planning questions raised by the readers. In addition, Mr. Rosenberg has been a frequent guest speaker on radio and television broadcasts at which time he provided general financial planning advice and answered questions raised by the radio/television show's audience. The only compensation earned either by the Firm or Mr. Rosenberg and other employees in connection with those activities is the publicity associated with such activities.

Seminars and Advice From Guest Speakers

Often the Firm conducts client seminars where its own financial planners and/or guest speakers will address a range of topics which may include discussions of economic and market conditions or the management of particular funds in which clients may be invested.

Item 1. A. (7)

Tax Preparation

Upon request from a client, the Firm will prepare a client's federal, state and local tax returns. The Firm charges \$100 per hour if the Firm is requested to prepare an entire return. The Firm may require a deposit not to exceed \$500 for these services. The balance of the fee is payable upon completion of the work requested. The Firm has the right to decline a request to prepare a client's return. Both the client and the Firm have the right to terminate this arrangement upon ten days prior written notice to the other party. The client is entitled to a refund for any unused portion of his/her deposit, but shall be liable for payment of any services rendered prior to the Firm's actual notice of termination of the arrangement.

Item 1. A. (9)

Distribution of Financial Planning Publications

The Firm subscribes to a publication service, which provides general financial, tax and estate planning information and also subscribes to various industry publication(s). The Firm distributes this publication to each of its advisory clients, free of charge, on a monthly basis; it does not necessarily endorse the content of such publication.

Item 4. B. (8)

Cadaret, Grant & Co., Inc. may make available to the Firm, research reports prepared by third parties which it has

**Schedule F of
FORM ADV****Continuation Sheet for Form ADV Part II**

Applicant:	SEC File Number:	Date:
American Investment	801- 14337	2/22/2011

(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: American Investment Planners LLC	IRS Empl. Ident. No.: 27-3739508
Item of Form Answer	

access to and which cover companies issuing, fixed income products in which clients may invest.

Also, the Firm regularly consults with the manager of mutual funds whose securities they are recommended to clients of the Firm.

Item 5.

The Firm will normally require that persons associated with it whose functions or duties are related to providing investment advice to clients have: (i) a college degree in finance or a related field; and (ii) at least three years of financially-oriented business experience or a certified financial planning designation (CFP).

Item 6.

Mr. Lee Rosenberg is the Firm's founder and President and one of its Senior Financial Planners. The Firm was organized in October 2010 as a result of Mr. Rosenberg's decision to terminate his business relationship with his former partner and ARS Financial Services, Inc., the federally-registered investment adviser he co-founded over twenty years ago in 1984. Mr. Rosenberg is now the sole principal and owner of ARS Financial Services, Inc. which is in the process of winding down its investment advisory business. Since 1990, Mr. Rosenberg has also been associated with Cadaret, Grant & Co., Inc., a securities broker-dealer, as a registered representative through which the Firm effects securities transactions for its clients. Mr. Rosenberg also co-founded an independent insurance agency with his former partner in 1984, R&S Planning Corp. Mr. Rosenberg is now the sole principal and owner of R&S Planning Corp. With the organization of the Firm, Mr. Rosenberg's insurance-related activities will now be conducted through the Firm which will also be licensed as an independent insurance agency; however, R&S Planning Corp. will continue to operate and service previously issued insurance products. Mr. Rosenberg is also a licensed life and health insurance agent and holds the following securities licenses - Direct Participation Program Representative (Series 22) and Investment Company, Variable Contracts Products Representative (Series 6) and the Uniform Securities Agent State Law (Series 63).

As noted above, Mr. Rosenberg is currently the sole director, executive officer and shareholder of ARS Financial Services, Inc., the investment adviser he co-founded with his prior business partner. Mr. Rosenberg is also currently the sole director, executive officer and shareholder of R&S Planning Inc., the independent insurance agency he co-founded with his prior business partner.

Mr. Rosenberg was born in 1952. He holds a Bachelor of Arts in Sociology from Brooklyn College (1974) and a degree as a Certified Financial Planner from the Denver College of Financial Planning (1982).

Ms. Barbara Magor is the Firm's Chief Compliance Officer, Director of Financial Planning Operations and one of the Firm's Senior Financial Planners. She has been associated with the Firm since its inception in October 2010 and was since 1992, associated with ARS Financial Services, Inc., the federally registered investment adviser co-founded by the Firm's President, Mr. Rosenberg, over 20 years ago with his now former partner. Since 1993, she has also been associated with Cadaret, Grant & Co., Inc., a securities broker-dealer, as a registered representative through which the Firm effects securities transactions for its clients. Ms. Magor is also a licensed life and health insurance agent with the Firm which is also an independent insurance agency and was previously (since 1992) also associated with R&S Planning Corp., an independent insurance agency co-founded by the Firm's President, Mr. Rosenberg, over 20 years ago with his former business partner. Ms. Magor also holds the following securities licenses: Registered Options Principal (Series 4); General Securities Principal (Series 24); General Securities Representative (Series 7) as well as the Uniform Securities Agent State Law (Series 63).

**Schedule F of
FORM ADV
Continuation Sheet for Form ADV Part II**

Applicant:
American Investment

SEC File Number:
801- 14337

Date:
2/22/2011

(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:
American Investment Planners LLC

IRS Empl. Ident. No.:
27-3739508

Item of Form

Answer

Ms. Magor was born in 1958. She earned her Masters of Business Administration in Computer Sciences, and Bachelors of Business Administration in Statistics and Computers from Baruch College. Ms. Magor became a Certified Financial Planner in 1997 and Chartered Financial Consultant in 2003.

Mr. Steven Hoffman is one of the Firm's Senior Financial Planners and is also a Certified Financial Planner. He has been associated with the Firm since its inception in October 2010 and was since 2000, associated with ARS Financial Services, Inc. (the federally-registered investment adviser co-founded by the Firms' President, Mr. Rosenberg, over 20 years ago with his now former business partner) in the same capacity. Since 1986, he has also been associated with Cadaret, Grant & Co., Inc., a securities broker-dealer, as a registered representative through which the Firm effects securities transactions for its clients. Mr. Hoffman is also a licensed life and health insurance agent with the Firm which is also an independent insurance agency and was previously (since 2000) also associated with R&S Planning Corp., an independent insurance agency co-founded by the Firm's President, Mr. Rosenberg, over 20 years ago with his now former business partner. Mr. Hoffman also provides financial planning and advisory services to other clients through Steve Hoffman & Associates and as an investment adviser representative of Cadaret, Grant & Co., Inc. Mr. Hoffman also holds the Registered Representative (Series 1) license which provides for registration as an Investment Company and Variable Contracts representative.

Mr. Hoffman was born in 1947 and is a graduate of Queens College (1969) and Baruch College (1971) from which he received a Maters in Business Administration.

Mr. John L'Abbate is a Senior Financial Planner, one of the Firm's Certified Financial Planners and also serves as the Firm's Secretary and Treasurer. He has been associated with the Firm since its inception in October 2010 and was since 1985, associated with ARS Financial Services, Inc., the federally-registered investment adviser co-founded by the Firm's President, Mr. Rosenberg, over 20 years ago with his now former business partner. Since 1998, he has also been associated with Cadaret, Grant & Co., Inc., a securities broker-dealer, as a registered representative through which the Firm effects securities transactions for its clients. Mr. L'Abbate also holds the following securities licenses: General Securities Representative (Series 7) as well as the Uniform Securities Agent State Law (Series 63). Since 2005, Mr. L'Abbate has also been the owner and executive officer of American Taxes, Inc. which provides tax preparation services.

Mr. John L'Abbate was born in 1951. He received his Bachelors degree in Accounting from St. John's University and is a graduate of Adelphi's program for Certified Financial Planners.

Mr. Gerard Simonelli is one of the Firm's Certified Financial Planners and has been associated with the Firm since its inception in October 2010 and was since 1999, associated with ARS Financial Services, Inc., a federally-registered investment adviser co-founded by the Firm's President, Mr. Rosenberg, over 20 years ago with his now former business partner. Since 1999, he has also been associated with Cadaret, Grant & Co., Inc., a securities broker-dealer, as a registered representative through which the Firm effects securities transactions for its clients. Mr. Simonelli is also a licensed life and health insurance agent with the Firm which is also an independent insurance agency and was previously (since 1999) also associated with R&S Planning Corp., an independent insurance agency co-founded by the Firms' President, Mr. Rosenberg, over 20 years ago with his now former business partner. Mr. Simonelli also holds the following securities licenses: Investment Company Products/Variable Contracts Representative (Series 6); General Securities Representative (Series 7) as well as the Uniform Securities Agent State Law (Series 63).

Mr. Simonelli was born in 1961. He studied accounting and continued his major in finance and accounting at Hofstra University until 1986. He was also commissioned as a 2nd Lieutenant through the ROTC Program at Hofstra University in 1986.

**Schedule F of
FORM ADV****Continuation Sheet for Form ADV Part II**

Applicant:	SEC File Number:	Date:
American Investment	801- 14337	2/22/2011

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

I. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: American Investment Planners LLC	IRS Empl. Ident. No.: 27-3739508
Item of Form Answer	

Mr. Brian T. Amato is one of the Firm's Financial Planners and has been associated with the Firm since its inception in October 2010 and was since 2002, associated with ARS Financial Services, Inc., a federally-registered investment adviser co-founded by the Firm's President, Mr. Rosenberg, over 20 years ago with his now former business partner, in the same capacity. Since 2002, he has also been associated with Cadaret, Grant & Co., Inc., a securities broker-dealer, as a registered representative through which the Firm effects securities transactions for its clients. Mr. Amato is also a licensed life and health insurance agent with the Firm which is also an independent insurance agency and was previously (since 2002) also associated with R&S Planning Corp., an independent insurance agency co-founded by the Firm's President, Mr. Rosenberg, over 20 years ago with his now former business partner. Mr. Amato also holds the following securities licenses: General Securities Representative (Series 7); Futures Managed Funds (Series 31) as well as the Uniform Securities Combined Law examination (Series 66).

Mr. Amato was born in 1978. He received his Bachelors Degree in Business Administration and Finance from State University of New York at Stony Brook.

Mr. Craig A. Bergen is one of the Firm's Financial Planners and has been associated with the Firm since its inception in October 2010 and was since 1998, associated with ARS Financial Services, Inc., a federally-registered investment adviser co-founded by the Firm's President, Mr. Rosenberg, over 20 years ago with his now former business partner. Since 1998, he has also been associated with Cadaret, Grant & Co., Inc., a securities broker-dealer, as a registered representative through which the Firm effects securities transactions for its clients. Mr. Bergen is also a licensed life and health insurance agent with the Firm which is also an independent insurance agency and was previously (since 1998) also associated with R&S Planning Corp., an independent insurance agency co-founded by the Firm's President, Mr. Rosenberg, over 20 years ago with his now former business partner. Mr. Bergen also holds the following securities licenses: General Securities Representative (Series 7) as well as the Uniform Securities Agent State Law (Series 63).

Mr. Bergen was born in 1975. He received his Bachelor's Degree in Philosophy from SUNY Albany.

Ms. Jessica Bach is the Firm's Director of Advisory Services. She has been associated with the Firm since January 2011. Ms. Bach, who is in the process of renewing her securities licenses (i.e. General Securities Representative (Series 7) and Uniform Securities Agent State Law (Series 63)) will also be a registered representative with Cadaret, Grant & Co., Inc., a securities broker-dealer through which the Firm effects securities transactions for its clients. From November 2005 until January 2011 Ms. Bach was associated with The Kleinhandler Corporation, a life insurance agency where she was a Vice President of Sales. Prior to The Kleinhandler Corporation and from March 1999 until October 2005, she was associated with ARS Financial Services, Inc., federally registered investment adviser co-founded by the Firm's President where she was a Client Services Representative. During that same period and from July 2003 until October 2005, she was also associated with Cadaret, Grant & Co., Inc. as a registered representative. Ms. Bach is also a licensed life and health insurance agent with the Firm which is also an independent insurance agency. She was also previously (since July 2003 and until October 2005) associated with R&S Planning Corp., an independent insurance agency co-founded by the Firm's President, Mr. Rosenberg.

Ms. Bach was born in 1975. She earned a Bachelor of Science degree in Business Economics from the State University of New York College at Oneonta.

Item 7. A.

The Firm also provides tax and estate planning and, upon request, also will prepare tax returns (or parts thereof) for a

**Schedule F of
FORM ADV****Continuation Sheet for Form ADV Part II**

Applicant:	SEC File Number:	Date:
American Investment	801- 14337	2/22/2011

(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: American Investment Planners LLC	IRS Empl. Ident. No.: 27-3739508
Item of Form Answer	

separate fee. About 20% of the Firm's time is spent handling these matters.

Item 7. B.

The Firm also provides tax and estate planning and, upon request, also will prepare tax returns (or parts thereof) for a separate fee. About 20% of the Firm's time is spent handling these matters.

Item 8. C. (3)

The Firm is currently affiliated with ARS Financial Services, Inc., a federally registered investment adviser which Mr. Rosenberg co-founded in 1984 with his former business partner. Mr. Rosenberg is now the sole officer and director of ARS Financial Services, Inc. The Firm is also currently affiliated with R&S Planning Corp., an independent insurance agency, Mr. Rosenberg also co-founded in 1984 with his former business partner. Mr. Rosenberg is now the sole officer, director and shareholder of R&S Planning Corp. Mr. Rosenberg is in the process of transferring the operation of his investment advisory and all new insurance business from ARS Financial Services, Inc. and R&S Planning Corp. to the Firm (see below). R&S Planning Corp. will continue to operate and service previously issued insurance products.

Item 8. C. (9)

The Firm is currently affiliated with R&S Planning Corp., an independent insurance agency Mr. Rosenberg co-founded over twenty years ago with his former business partner. Mr. Rosenberg is now the sole officer, director and shareholder of R&S Planning Corp. As a result of Mr. Rosenberg's decision to terminate his business relationship with his former partner, Mr. Rosenberg will begin operating his insurance business through the Firm which will also be licensed as an independent insurance agency. R&S Planning Corp. will, however, continue to operate and service previously issued insurance products. Mr. Rosenberg and all of the Firm's associated persons who are currently licensed insurance agents with R&S Planning Corp. will now maintain this status with the Firm.

Item 9. Code of Ethics

The Firm has adopted a "Code of Ethics" which sets forth the standards of conduct expected of its associated persons and which addresses the conflicts that can arise from personal trading by them. Among other things, the Code of Ethics requires periodic reporting by associated persons of the Firm so the Firm can monitor their trading to prevent any violations of the Code of Ethics or other conflicts of interest which could result from associated persons' trading. A copy of the Firm's Code of Ethics will be provided to clients upon request.

Item 9. B.

All of the Firm's employees who offer investment advice to the Firm's clients are also associated with Cadaret, Grant & Co., Inc., a securities broker-dealer, as registered representatives. Any transactions effected by the Firm's employees in their capacity as a registered representative will be effected at prevailing market prices and in light of the investment objectives and circumstances of each client. Based on circumstances, commissions may be negotiable.

Potential investment advisory clients are advised that, unless otherwise instructed, the Firm's employees will process their requests to effect trades in securities through Cadaret, Grant & Co., Inc. The commissions charged by Cadaret, Grant & Co., Inc. are competitive with similarly situated full-service retail broker-dealers offering the same variety of securities to clients. No client of the Firm is under any obligation to purchase securities through registered representatives of Cadaret, Grant & Co., Inc. As disclosed in Item 1(d) above, clients are offered a choice of methods of paying for the Firm's advisory services. They may pay on an hourly basis or by effecting transactions through a Cadaret, Grant & Co., Inc. registered representative and/or by purchasing insurance products through the Firm's independent insurance agents. The Firm has an established policy that all conflicts of interest will be disclosed to an

**Schedule F of
FORM ADV****Continuation Sheet for Form ADV Part II**

Applicant:	SEC File Number:	Date:
American Investment	801- 14337	2/22/2011

(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:
American Investment Planners LLC

IRS Empl. Ident. No.:
27-3739508

Item of Form

Answer

advisory client, in writing, before the proposed action is taken by the Firm or any of its employees. Any violation of this policy will be resolved at the employee's expense.

Item 9. D.

See 9(B) above for a discussion of employee affiliations with Cadaret, Grant & Co., Inc.

Item 9. E.

As stated in the Firm's Code of Ethics which is available upon request, while the Firm does not invest in securities, its principals and employees may effect personal securities transactions. Since almost all of the securities recommended to advisory clients are shares in open-end, management companies (mutual funds) there is little chance, if any, that the Firm or any of its employees will be in a position to take advantage of an opportunity in a particular security before such security is offered to an advisory client. However, to ensure that a conflict of interest does not arise, the Firm requires each of its employees to notify Mr. Rosenberg of any transaction in securities, other than open end mutual fund, variable products and government securities, they intend to make for their own account or for the account of a member of their household before effecting the transaction. Employees may not execute a personal trade of the same general security (excluding open end mutual funds, variable products and government securities) as that of an advisory client, either for themselves or for a member of their household, on the same day as that of an advisory client trade unless both trades are done as a block trade and average pricing is applied. (even if this may result in some non-discretionary account clients receiving different pricing based on the timing of the trade.) Transactions found in violation of this policy will be bought in or sold out of the employee's account at the employee's expense. In addition, the Firm's employees must report all transactions in securities other than open-end mutual funds, variable products and government securities they have effected for their own account or a member of their household on a quarterly basis. Moreover, as all of the Firm's employees offering investment advice to the Firm's clients are also registered representatives of Cadaret, Grant & Co., Inc., they are also subject to the Rules of Fair Practice of the Financial Industry Regulatory Authority, Inc. and are mindful of Cadaret, Grant & Co., Inc.'s responsibility of reviewing their personal securities transactions.

Item 11. A.

The Firm has five Certified Financial Planners associated with it, of whom four are Senior Financial Planners. Each Senior Financial Planner is responsible for reviewing their own clients' plans and/or portfolio on a timely basis and on at least an annual basis. In addition, the Senior Financial Planners and financial planners work with staff planners in reviewing clients' financial planning situations. The Firm's President, Lee Rosenberg, will periodically review plans prepared and the investment results of each client. Additional reviews may be done on a quarterly and/or monthly basis based upon changes in market conditions, interest rates and tax status.

Item 11. B.

The Firm prepares an annual review and written plan with a summary update for all advisory clients. In addition, many of the Firm's clients have mutual fund accounts whose statements are reviewed each month and monitored based upon each client's goals and needs. Any changes in the market or status of a client's account would necessitate an additional review. The Firm maintains many software programs such as Advent, AdvantageOne, Net Exchange Pro, Advisor Channel, Naviplan Extended, Morningstar, Lacerte View Plan and Money Tree and periodicals which include, Value Line Reports and Morningstar which are utilized by our investment adviser representatives to calculate risk and performance of client portfolios.

Item 12. A. (1)

For Fidelity Investment Advisor Group and TIMS Accounts accounts, the Firm has either full or limited discretion as to

**Schedule F of
FORM ADV****Continuation Sheet for Form ADV Part II**

Applicant: American Investment	SEC File Number: 801- 14337	Date: 2/22/2011
-----------------------------------	--------------------------------	--------------------

(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: American Investment Planners LLC	IRS Empl. Ident. No.: 27-3739508
Item of Form Answer	

securities bought or sold and amount of securities bought or sold without obtaining specific client consent. For retirement accounts such as traditional IRA's, Roth IRA's, etc., the Firm has limited discretion only.

Item 12. A. (2)

For Fidelity Investment Advisor Group and TIMS Accounts accounts, the Firm has either full or limited discretion as to the amount of securities bought or sold and amount of securities bought or sold without obtaining specific client consent. For retirement accounts such as traditional IRA's, Roth IRA's, etc., the Firm has limited discretion only.

Item 12. A. (4)

The Firm suggests broker-dealers to its advisory clients, including Cadaret, Grant & Co., Inc. and Fidelity Investment Advisor Group's affiliated broker-dealer Fidelity Brokerage Services LLC to effect brokerage transactions on behalf of its advisory clients. These broker-dealers are suggested based on the Firm's consideration of a number of factors, including but not limited to, their familiarity with the securities to be sold or purchased, their execution skills, order-flow capabilities, their commission rates or other fee schedules, their access to underwritten securities, their custodial services, their level of net capital (financial strength) and excess SIPC and other insurance coverages.

While these broker-dealers may charge commissions higher than those obtainable from other broker-dealers, the Firm will only cause its clients to pay brokerage commissions which it has determined, in good faith, to be reasonable in relation to the value of the brokerage and other services provided by such securities broker-dealers. The Firm will base this decision upon the particular transactions involved and the Firm's overall responsibilities with respect to all client portfolio management accounts.

Item 12. B.

As previously noted, all of the Firm's employees offering advice to clients are also registered representatives of Cadaret, Grant & Co., Inc. Most of the Firm's employees are also licensed insurance sales agents. Clients are advised that they have the option of paying for investment advice by the hour or by effecting transactions in securities or insurance products through the financial planner in his capacity as a registered representative of Cadaret, Grant & Co., Inc. or as a properly licensed insurance agent, as the case may be. Clients are advised that they have the right to effect transactions in securities or purchase insurance products with any company of their choice, subject to their obligation to pay the \$250 hourly rate described in Item 1(D) above.

Clients should be aware that Cadaret, Grant & Co., Inc. provides the Firm with research reports, conducts due diligence investigations particularly with respect to securities issued by investment partnerships, and provides recommendations concerning the purchase and sales of the securities it offers. The commissions charged by Cadaret, Grant & Co., Inc. are competitive with similarly situated full-service broker retail broker-dealers offering the same variety of securities to clients. Clients are advised, however, that they may be able to effect transactions in securities through other securities broker-dealers at lower commission rates, particularly with respect to securities listed on a national securities exchange or in the over-the-counter market.

Clients should be aware that research obtained through Cadaret, Grant & Co., Inc., and, in fact, all other sources, is used to service all of the Firm's clients, regardless of whether they pay for financial planning advice by the hour or by paying commissions on transactions in securities effected by an employee of the Firm in his or her capacity as a registered representative of Cadaret, Grant & Co., Inc. The Firm wants each of its clients to be aware that: (1) they are under no obligation to implement any suggestions made in a written financial plan; (2) they are under no obligation to have the Firm or its employees implement any suggestions made in a written financial plan; (3) unless otherwise instructed, transactions in securities requested by clients will be effected through Cadaret, Grant & Co., Inc. and purchases of insurance products will be made by one of the Firm's licensed insurance agents; (4) at such time that the Firm's

**Schedule F of
FORM ADV****Continuation Sheet for Form ADV Part II**Applicant:
American InvestmentSEC File Number:
801- 14337Date:
2/22/2011

(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:

American Investment Planners LLC

IRS Empl. Ident. No.:

27-3739508

Item of Form

Answer

employees do process the client's transactions, they will be acting as an agent of Cadaret, Grant & Co., Inc. or a licensed insurance agent, as the case may be. (5) although the Firm's financial planners are registered representatives of Cadaret, Grant & Co., Inc. and, in most cases, a licensed insurance agent, the advisory services provided by the Firm's financial planners are basically beyond the scope of employment with Cadaret, Grant & Co., Inc., and are independent from such employment with Cadaret, Grant & Co., Inc.; (6) if insurance or securities products are sold, commissions would be received by the employees of the Firm who are qualified to effect such transactions; (7) it is likely that the Firm and/or its associated persons if asked to implement the client's plan will recommend or use only the securities offered by Cadaret, Grant & Co., Inc. and insurance products offering by the Firm's licensed insurance agents and that the Financial Plan offered to the client may be limited to those products.

As previously noted, each of the Firm's employees who provides investment advice to clients also receive commissions from Cadaret, Grant & Co., Inc. in connection with the purchase and sale of securities. In addition, those employees of the Firm who are licensed insurance agents receive commissions based on sales of insurance products to their clients.

The Firm utilizes various share classes for its nondiscretionary clients, depending on each client's investment situation. Class "A" shares are generally used with higher breakpoint levels that reduce the up front cost to the client. Class "B" shares are generally used at lower investment levels which offer no up front cost but have contingent deferred sales charge reducing over time. Class "B" shares may incur higher fees and expenses than other classes of fund shares if not held for certain specified terms. Class "C" shares offer no up front cost, but may have higher 12b-1 fees which can offset our Firm's fees. This share class is also used for clients who have a shorter-term horizon for their investment needs.

A percentage of the sales concessions paid by the fund distributors is retained by Cadaret, Grant & Co., Inc. for due diligence and other broker-dealer services. In addition, the Firm and its agents may also receive compensation in the form of 12b-1 distribution fees as a result of their sale of certain mutual fund products to its clients.

In addition, Cadaret, Grant & Co., Inc. receives approximately ten (10%) percent of all commissions and sales concessions. The Firm and its registered representatives receive the balance of the commissions and sales concessions.

Miscellaneous

It is the Firm's Policy to have clients exercise their right to cast their own proxy votes. The Firm will not vote, nor give advice on how to vote proxies issued for securities held in an Account by a custodian. Clients will receive all proxy voting information directly from the custodian where their securities are held.