

MAY 9, 2012

INVESTMENTS BY PLANNERS, INC.
2500 N. MILITARY TRAIL
SUITE 285
BOCA RATON, FL 33431
(561) 998-0909

RE: CLIFFORD SAGINOR CRD# 2292883

This brochure supplement provides information about Clifford Saginor that supplements the Investments by Planners, Inc. brochure. You should have received a copy of that brochure. Please contact Gary Saginor if you did not receive Investments by Planners, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Clifford Saginor is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Clifford N. Saginor was born on March 12, 1948 and after graduating high school in 1966 he attended Tulane University from 1966 to 1971 and graduated with a B.S. degree in Biology.

He has held a Series 6 (Investment Company Products and Variable Contracts Representative) license since 1993 and a Series 26 (Investment Company and Variable Contracts Principal) license since 2000. His licenses are registered through Investments by Planners, Inc. Clifford has been with Investments by Planners, Inc. since 1990 and a partner since 1995. Prior to that he was the Chief Financial and Operating Officer of National Coin Investments Inc., from 1980 to 1990.

Item 3 – Disciplinary Information

Clifford has no material disciplinary events to disclose.

Item 4 – Other Business Activities

Clifford he has no outside business activities.

Item 5 – Additional Compensation

Clifford holds the offices of Secretary/Treasurer and Chief Operating Officer of Investments by Planners, Inc. His activities are concentrated in the financial and operational supervision of the firm as well as overseeing the details of the Mutual Fund portfolio holdings. His compensation is derived from the profits of the firm as well as his proportionate share of the firm's computed annual owners' equity.

Item 6 - Supervision

Clifford is supervised by Gary Saginor, President and Principal of Investments by Planners, Inc. Any and all operational and corporate decisions made by Clifford are supervised by Gary Saginor. Clifford is presently compliant in his Continuing Education requirement and must attend the firm's annual corporate and compliance meetings. Gary Saginor can be reached at (561) 998-0909 for any additional information.

Item 7 – Requirements for State-Registered Advisers

Clifford has no disciplinary events to disclose. In addition, he has not been the subject of a bankruptcy petition.