

Form ADV Part 2B Brochure Supplement

Daniel Garbacz
The Garbacz Group, Inc.
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This brochure supplement provides information about Daniel Garbacz that supplements The Garbacz Group, Inc. brochure. You should have received a copy of that brochure. Please contact Daniel Garbacz if you did not receive The Garbacz Group, Inc. brochure or if you have any questions about the contents of this supplement. Additional information about Daniel Garbacz is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Daniel Garbacz, Born 1975

Education Background:

University of Missouri – Columbia, Bachelor of Arts, Interdisciplinary Studies, 1997
College for Financial Planning, Chartered Retirement Plan Specialist, 2002

Business Background for Previous Five Years:

- The Garbacz Group, Inc., Registered Representative: 11/24/2009 – Present
- The Garbacz Group, Inc., Investment Advisor Representative: 06/15/2011 – Present
- Charles Schwab & Company, Inc., Financial Advisor: 12/18/2006 – 07/15/2008
- TransAmerica Capital, Inc., Financial Advisor: 10/04/2004 – 12/04/2006

Item 3 – Disciplinary Information

Daniel Garbacz has no legal or disciplinary events to report.

Item 4 – Other Business Activities

Registered Representative of The Garbacz Group, Inc.

In addition to being an investment advisory firm, The Garbacz Group, Inc. is also a registered broker/dealer and Daniel Garbacz is separately licensed as a registered securities representative with The Garbacz Group, Inc. In its capacity as a broker/dealer, The Garbacz Group, Inc. is a member of the Financial Industry Regulatory Authority (FINRA) and the Securities Investors Protection Corporation (SIPC).

When acting in his separate capacity as a registered representative of The Garbacz Group, Inc., Daniel Garbacz will sell, for commissions, general securities products such as stocks, bonds, mutual funds, exchange-traded funds, and variable annuity and variable life products to advisory clients. As such, Daniel Garbacz may suggest that advisory clients implement investment advice by purchasing securities products through a commission-based account in addition to a fee-based advisory account.

The receipt of commissions creates an incentive for The Garbacz Group, Inc. and its advisor representative, Daniel Garbacz, acting in his separate capacity as a registered securities representative to recommend those products for which he will receive a commission. Consequently, the objectivity of the

advice rendered to clients could be biased. Daniel Garbacz controls for this potential conflict of interest by discussing with clients the benefits and negatives of establishing a fee-based account through The Garbacz Group, Inc. versus establishing a commission-based account through The Garbacz Group, Inc.

Daniel Garbacz will receive 12b-1 fees from certain mutual fund companies as outlined in the fund's prospectus. 12b-1 fees come from fund assets, therefore, indirectly from client assets. The receipt of such fees could represent an incentive for Daniel Garbacz to recommend funds with 12b-1 fees over funds that have no fees or lower fees. Typically, Daniel Garbacz will receive 12b-1 fees only in commission-based brokerage accounts. However, such fees can be earned in fee-based accounts managed by The Garbacz Group, Inc. if 12b-1 fee paying mutual funds are held in the managed account. In such a situation, Daniel Garbacz discusses with clients the selection of a 12b-1 or other trail paying mutual funds.

Clients are never obligated or required to establish accounts through The Garbacz Group, Inc. However, if a client does not choose to accept Daniel Garbacz's advice or decides not to establish an account through The Garbacz Group, Inc. Daniel Garbacz may not be able to provide management and advisory services to the client. Clients should understand that, due to certain regulatory constraints, Daniel Garbacz, in his capacity as a registered securities representative must place all purchases and sales of securities products in commission-based brokerage accounts through The Garbacz Group, Inc. or other institutions approved by the firm.

Activity 2 – Insurance Agent

Daniel Garbacz is independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, he will receive commissions for selling insurance and annuity products.

The Garbacz Group, Inc. and Daniel Garbacz in their separate capacities as an insurance agency and agent receive commissions for the recommendation/sale of annuities and other insurance products. Certain insurance companies may offer incentives in addition to the standard compensation to The Garbacz Group, Inc. and Daniel Garbacz acting in their separate capacities as insurance. A client should be aware that the receipt of commissions and additional incentive compensation itself creates a conflict of interest and may affect the independent judgment of Daniel Garbacz when making recommendations about annuities and insurance products in general or a particular annuity or insurance product offered by a certain insurance company. Clients are never obligated or required to purchase insurance products from or through Daniel Garbacz 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

Daniel Garbacz does not receive compensation in addition to advisory fees, brokerage compensation and insurance commissions.

Item 6 – Supervision

Joseph Garbacz, President, Chief Financial Officer and Chief Compliance Officer, is ultimately responsible for supervising the investment advice and services provided by the firm's advisor representatives, including Daniel Garbacz. Investment portfolios and programs offered by The Garbacz Group, Inc. are reviewed and monitored on an on-going basis. The Garbacz Group, Inc. has developed reports and internal controls to identify transactions that may be out of the ordinary or inconsistent with a client's investment objectives. Joseph Garbacz can be contacted at (314) 991-1303.

Item 7 – Requirements for State-Registered Advisers

Daniel Garbacz has not been subject to arbitrations, civil proceedings, self-regulatory organization proceedings or administrative proceedings resulting in an award against him or where he was otherwise found liable.

Daniel Garbacz has never been the subject of a bankruptcy petition.