

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 Science, Interdisciplinary Studies, 1997

Business Background for Previous Five Years:

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

Professional Designations:

- **Chartered Retirement Plan Specialist or CRPS**, earned in 2003 and issued by The College for Financial Planning. Individuals who hold the CRPS® designation have completed a course of study encompassing design, installation, maintenance, and administration of retirement plans. The program is designed for approximately 120-150 hours of self-study. The program is self-paced and must be completed within one year from enrollment. Designees must complete 16 hours of continuing education every two years.

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 Daniel Garbacz its advisor representative 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.

The receipt of 12b-1 fees from certain mutual fund companies, as outlined in the fund's prospectus, creates an incentive for The Garbacz Group, Inc. and Daniel Garbacz, its advisor representative, to recommend funds with 12b-1 fees over funds that have lower fees or no fees. 12b-1 fees come from fund assets therefore indirectly from client assets. 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 – Individual Insurance Producer

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 a business entity producer and an individual insurance producer 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 a business entity producer and an individual insurance producer. 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

In addition to serving as an investment advisor representative, Daniel Garbacz is also the Chief Compliance Officer (CCO) of the Garbacz Group, Inc. and has responsibility for overseeing and managing compliance issues of the firm to include designing and implementing internal controls, policies and procedures to assure compliance with applicable local, state and federal laws and regulatory agencies.

Although Daniel Garbacz serves as CCO, we have designated Joseph Garbacz, President, to be responsible for supervising the investment advice and services provided by Daniel Garbacz. 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.