

**FORM ADV, PART II**

**and**

**PRIVACY STATEMENT**

**“DISCLOSURE DOCUMENT”**

**Plan Strategies, Inc.**  
**1107 Hazeltine Blvd., Suite 100**  
**Chaska, MN 55318**

**THIS PAGE LEFT INTENTIONALLY BLANK**

**Uniform Application for Investment Adviser Registration**

|   |               |           |              |                            |
|---|---------------|-----------|--------------|----------------------------|
| Name of Investment Adviser:<br><b>Plan Strategies, Inc.</b> |               |           |              |                            |
| Address: (Number and Street)                                | (City)        | (State)   | (Zip Code)   | Area Code Telephone Number |
| <b>1107 Hazeltine Blvd., Suite 100</b>                      | <b>Chaska</b> | <b>MN</b> | <b>55318</b> | <b>(952 ) 556-5100</b>     |

**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 governmental 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.**

**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  | 5  | % |
| <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  | 95 | % |
| <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 type="checkbox"/>            | (7) | On more than an occasional basis, furnishes advice to clients on matters not involving securities   |    | % |
| <input type="checkbox"/>            | (8) | Provides a timing service   |    | % |
| <input type="checkbox"/>            | (9) | Furnishes advice about securities in any manner not described above   |    | % |

(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 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 type="checkbox"/> | (5) | Commissions       |
| <input 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 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"/> | G. | Other (describe on Schedule F)                                  |
| <input checked="" type="checkbox"/> | D. | Pension and profit sharing plans |                                     |    |   |

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

**3. Types of Investments.** Applicant offers advice on the following: (check those that apply)

- A. Equity securities  H. United States government securities
- (1) exchange-listed securities  
 (2) securities traded over-the-counter  
 (3) foreign issuers
- I. Options contracts on:  
 (1) securities  
 (2) commodities
- B. Warrants
- J. Futures contracts on:  
 (1) tangibles  
 (2) intangibles
- C. Corporate debt securities (other than commercial paper)
- K. Interests in partnerships investing in:  
 (1) real estate  
 (2) oil and gas interests  
 (3) other (explain on Schedule F)
- E. Certificates of deposit
- L. Other (explain on Schedule F)
- F. Municipal securities
- G. Investment company securities:  
 (1) variable life insurance  
 (2) variable annuities  
 (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)  Charting (4)  Cyclical  
(2)  Fundamental (5)  Other (explain on Schedule F)  
(3)  Technical

B. The main sources of information applicant uses include: (check those that apply)

- (1)  Financial newspapers and magazines (5)  Timing services  
(2)  Inspections of corporate activities (6)  Annual reports, prospectuses, filings with the Securities and Exchange Commission  
(3)  Research materials prepared by others (7)  Company press releases  
(4)  Corporate rating services (8)  Other (explain on Schedule F)

C. The investment strategies used to implement any investment advice given to clients include: (check those that apply)

- (1)  Long term purchases (5)  Margin transactions  
(securities held at least a year)  
(2)  Short term purchases (6)  Option writing, including covered options, uncovered  
(securities sold within a year) options, or spreading strategies  
(3)  Trading (securities sold within 30 days) (7)  Other (explain on Schedule F)  
(4)  Short sales

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

**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          | ● formal education after high school               |
| ● year of birth | ● 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 type="checkbox"/> (3) other investment adviser  | <input type="checkbox"/> (9) insurance company or agency                           |
| <input type="checkbox"/> (4) financial planning firm   | <input checked="" 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.)

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

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

(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.

All accounts will be monitored continuously. The frequency of account reviews will be determined by the client; however, investment supervisory services clients' accounts will be reviewed at least annually. All accounts will be reviewed by the President of Plan Strategies, Inc. ('PSI').

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

Typically, PSI does not prepare regular reports for clients. However, clients may arrange for PSI to prepare performance evaluation and analysis reports to supplement the reports prepared by the client's broker-dealer and/or custodian.

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

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

(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

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

(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:<br><b>Plan Strategies, Inc.</b> | IRS Empl. Ident. No.:<br><b>41-1910561</b>  |
|---|---|
| Item of Form<br>(identify)  | Answer  |
| <b>1.D</b>  | <p><b>SERVICES AND FEES</b></p> <p><b>SERVICES</b></p> <p><b>INVESTMENT SUPERVISORY SERVICES:</b></p> <p>Plan Strategies, Inc. (hereinafter "PSI") provides Investment Supervisory Services, defined as giving continuous advice to a client or making investments for a client based on the individual needs of the client. Through personal discussions in which goals and objectives based on a client's particular circumstances are established, PSI develops a client's personal investment policy and creates and manages a portfolio based on that policy. PSI provides this service to individuals, pension and profit sharing plans and Taft Hartley plans. PSI will manage advisory accounts on a discretionary and non-discretionary basis. Account supervision is guided by the stated objectives of the client (i.e., maximum capital appreciation, growth, income, or growth and income).</p> <p>When appropriate to the needs of the client, PSI may recommend the use of trading (securities sold within 30 days). Because this investment strategy involves a certain degree of risk, it will only be recommended when consistent with the client's stated tolerance for risk.</p> <p><b>SELECTION AND MONITORING SERVICES</b></p> <p>PSI provides several other advisory services separately or in combination. While the primary clients for these services will be pension, profit sharing and 401(k) plans and Taft Hartley plans, PSI will, under unusual circumstances, also offer these services, where appropriate, to individuals. If PSI offers any advisory services separately to individuals within a plan, PSI will ensure that each of these clients receives PSI's disclosure document. The fee for any advisory service offered to these individuals is included in the fee charged to the plan in which the individual participates.</p> <p>Selection and Monitoring Services are comprised of five distinct services. Clients may choose to use any or all of these services.</p> <p><b>1. INVESTMENT POLICY STATEMENT PREPARATION (hereinafter referred to as "IPS"):</b><br/>         PSI will meet with the client (in person or over the telephone) to determine the client's investment needs and goals. PSI will then prepare a written IPS stating those needs and goals and encompassing a policy under which these goals are to be achieved. The IPS will also list the criteria for selection of investment vehicles and the procedures and timing interval for monitoring of investment performance.</p> <p><b>2. SELECTION OF INVESTMENT VEHICLES:</b><br/>         PSI will review various investments, consisting primarily, but not necessarily entirely, of mutual funds to determine which of these investments are appropriate to implement the client's IPS. The number of investments to be recommended will be determined by the client, based on the Investment Policy Statement. When appropriate, PSI may also recommend independent money managers to a client.</p> <p><b>3 . SELECTION OF INDEPENDENT MONEY MANAGER</b><br/>         Based on a client's individual circumstances and needs, PSI will determine which independent adviser's portfolio management is appropriate for that client. Factors considered in making this</p> |

(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:<br><b>Plan Strategies, Inc.</b> | IRS Empl. Ident. No.:<br><b>41-1910561</b> |
|---|--|

| Item of Form (identify) | Answer  |
|-------------------------|---|
| <b>1.D</b>              | <p>determination include account size, risk tolerance, the opinion of each client and the investment philosophy of the independent adviser. Clients should refer to the independent adviser's disclosure document for a full description of the services offered.</p> <p>If PSI believes that a particular independent adviser is performing inadequately, or if PSI believes that a different manager is more suitable for a client's particular needs, then PSI may suggest that the client contract with a different adviser.</p> <p>Under this scenario, PSI will assist the client in selecting a new adviser, and then monitor that adviser's performance. However, any move to a new manager is solely at the discretion of the client.</p> <p><b>4. MONITORING OF INVESTMENT PERFORMANCE:</b><br/>                     Client investments will be monitored continuously based on the procedures and timing intervals delineated in the Investment Policy Statement. Although PSI will not be involved in any way in the purchase or sale of these investments, PSI will supervise the client's portfolio and will make recommendations to the client as market factors and the client's needs dictate.</p> <p><b>5. EMPLOYEE COMMUNICATIONS:</b><br/>                     For pension, profit sharing and 401(k) plan clients wherein there are individual accounts with participants exercising control over assets in their own account ("self-directed plans"), PSI also provides periodic educational support and investment workshops designed for the Plan participants. The nature of the topics to be covered will be determined by PSI and the client under the guidelines established in ERISA Section 404(c). The educational support and investment workshops will NOT provide Plan participants with individualized, tailored investment advice or individualized, tailored asset allocation recommendations.</p> <p><b>FEE SCHEDULE</b></p> <p><b>INVESTMENT SUPERVISORY SERVICES / SELECTION AND MONITORING SERVICES</b></p> <p>The annual fee for either of the services offered by PSI will be charged 1) as a percentage of assets under management, and/or 2) as an hourly fee.</p> <p>1) The fee charged as a percentage of assets under management will typically range from 0.10% to 2.0% of assets under management. The exact rate will be mutually agreed upon with the client, and will depend upon variables such as the size of the portfolio, frequency of reviews and preparation of reports as well as the nature and complexity of the service.</p> <p>2) The fee may also be charged as an hourly rate, ranging from \$100 to \$250 per hour. PSI will furnish the client with an estimate of the number of hours required to complete the work, and the exact rate will be mutually agreed upon with the client.</p> <p>For both fee arrangements, clients will be invoiced monthly in arrears.</p> <p><b>FEES OFFSET BY SUB-TRANSFER ACCOUNT CREDITS</b></p> <p>Associated persons of PSI may receive, in their separate capacity as pension consultants, sub-transfer account credits for the recommendation of mutual funds to clients. If so, PSI will offset these credits first against any pension administration fee incurred by clients of Independent Pension Consultants, Ltd., a pension consultant affiliated through both ownership and control with PSI, and secondly, if any credits remain, against advisory fees incurred by clients of PSI.</p> |
| <b>1.D</b>              | <p><b>FEES OFFSET BY SUB-TRANSFER ACCOUNT CREDITS</b></p> <p>Associated persons of PSI may receive, in their separate capacity as pension consultants, sub-transfer account credits for the recommendation of mutual funds to clients. If so, PSI will offset these credits first against any pension administration fee incurred by clients of Independent Pension Consultants, Ltd., a pension consultant affiliated through both ownership and control with PSI, and secondly, if any credits remain, against advisory fees incurred by clients of PSI.</p>  |

(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:<br><b>Plan Strategies, Inc.</b> | IRS Empl. Ident. No.:<br><b>41-1910561</b>   |
|---|--|
| Item of Form<br>(identify)  | Answer   |
| <b>2.G</b>  | <p><b>GENERAL INFORMATION ON FEES:</b></p> <p>In certain circumstances, all fees may be negotiable.</p> <p>The fee charged is calculated as described above and is not charged on the basis of a share of capital gains upon or capital appreciation of the funds or any portion of the funds of an advisory client (SEC Rule 205(a)(1)).</p> <p>A client agreement may be canceled at any time, by either party, for any reason upon receipt of written notice. Upon termination of any account, any earned, unpaid fees will be due and payable.</p> <p>All fees paid to PSI for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds to their shareholders. These fees and expenses are described in each fund's prospectus. These fees will generally include a management fee, other fund expenses, and a possible distribution fee. If the fund also imposes sales charges, a client may pay an initial or deferred sales charge. A client could invest in a mutual fund directly, without the services of PSI. In that case, the client would not receive the services provided by PSI which are designed, among other things, to assist the client in determining which mutual fund or funds are most appropriate to each client's financial condition and objectives. Accordingly, the client should review both the fees charged by the funds and the fees charged by PSI to fully understand the total amount of fees to be paid by the client and to thereby evaluate the advisory services being provided.</p> |
| <b>3.L</b>  | <p><b>TYPES OF CLIENTS</b></p> <p>PSI may also provide advice to Taft Hartley plans.</p>   |
| <b>4.A.5</b>  | <p>Investment advice may also be provided on Group Annuity and Guaranteed Investment Contracts (GICs)..</p>  |
| <b>5</b>  | <p><b>SECURITIES ANALYSIS METHODS:</b></p> <p>PSI also analyzes mutual fund fundamentals, including reviewing the mutual fund manager, fund asset allocation, past performance and expenses.</p>   |
| <b>6</b>  | <p><b>EDUCATION AND BUSINESS STANDARDS</b></p> <p>Advisory persons associated with PSI must possess, minimally, the following: A college degree and/or appropriate business experience.</p> <p><b>EDUCATION AND BUSINESS BACKGROUND</b></p> <p><b>JOSEPH DANIEL McQUILLEN, JR.</b> Born 1943</p> <p>Education:<br/>         Graduated from Iowa State University in 1966 with a B.S. in Education.</p> <p>Employment:<br/>         President of Independent Pension Consultants Ltd. from 3/1984 to Present.<br/>         President and Director of Plan Strategies, Inc. from 7/1998 to Present.</p>  |

(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:<br><b>Plan Strategies, Inc.</b> | IRS Empl. Ident. No.:<br><b>41-1910561</b> |
|---|--|

| Item of Form (identify) | Answer   |
|-------------------------|--|
| <b>7.C</b>              | <p><b>PAULA LOUISE McQUILLEN</b> Born 1944</p> <p>Education:<br/>           Graduated from Drake University in 1966 with a B.S. in Business Administration<br/>           Also attended Augustina College from 1971 to 1972, studying Nursing</p> <p>Employment:<br/>           Vice President and Pension Administrator for Independent Pension Consultants Ltd. from 3/1985 to Present.<br/>           Vice President and Director of Plan Strategies, Inc. from 7/1998 to Present.</p> <p><b>PATRICIA JO PODOLL</b> Born 1949</p> <p>Education:<br/>           Attended Northern University 1967 through 1969</p> <p>Employment:<br/>           Relationship Manager for PFPC from 5/2002 to 12/2002<br/>           Relationship Manager and Training Specialist for Independent Pension Consultants from 1/2003 to Present.<br/>           Assistant to the President of Plan Strategies, Inc. from 6/2003 to Present.</p> <p><b>SCOTT DANIEL McQUILLEN</b> Born 1969</p> <p>Education:<br/>           Graduated from University of Wisconsin Eau Claire in 1991 with a B.S. in Finance.</p> <p>Employment:<br/>           Vice President and Director of Operations for Independent Pension Consultants, Ltd. from 8/21/1993 to Present.</p> <p>This disclosure is responsive to Items 7C, 8C(10) &amp; 9D:</p> <p><b>OTHER BUSINESS ACTIVITIES:</b></p> <p>PSI is affiliated through both ownership and control to Independent Pension Consultants, Ltd., a pension consultant with whom both the President and Vice President of PSI, Dan and Paula McQuillen, share the same titles. Scott McQuillen acquired 48% of Independent Pension Consultants, Ltd. in 2007 and 2008. Clients of PSI may be referred to IPC and vice versa. However, no referral fees of any kind will be paid by either party for said referrals.</p> <p>As disclosed in Item 1.D, these individuals, in their separate capacity as pension consultants, may receive sub-transfer account credits from mutual funds in connection with the recommendation of funds to advisory clients. However, clients are not under any obligation to engage these individuals when considering the choice of a pension consultant. The implementation of any or all recommendations is solely at the discretion of the client.</p> <p>These individuals may initially spend as much as 80% of their time with all of these related activities.</p> |
| <b>9.E</b>              | <p>PSI or individuals associated with PSI may buy or sell securities identical to those</p>  |

(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:<br><b>Plan Strategies, Inc.</b> | IRS Empl. Ident. No.:<br><b>41-1910561</b> |
|---|--|

| Item of Form (identify) | Answer   |
|-------------------------|--|
|                         | <p>recommended to customers for their personal accounts. In addition, any related person(s) may have an interest or position in a certain security(ies) which may also be recommended to a client.</p> <p>It is the expressed policy of PSI that no person employed by PSI may purchase or sell any security prior to a transaction(s) being implemented for an advisory account, and therefore, preventing such employees from benefiting from transactions placed on behalf of advisory accounts.</p> <p>As these situations represent a conflict of interest, PSI has established the following restrictions in order to ensure its fiduciary responsibilities:</p> <ol style="list-style-type: none"> <li>1) A Director, officer or employee of PSI shall not buy or sell securities for their personal portfolio(s) where their decision is substantially derived, in whole or in part, by reason of his or her employment unless the information is also available to the investing public on reasonable inquiry. No person of PSI shall prefer his or her own interest to that of the advisory client.</li> <li>2) PSI maintains a list of all securities holdings for itself, and anyone associated with this advisory practice with access to advisory recommendations. These holdings are reviewed on a regular basis by an appropriate officer/individual of PSI.</li> <li>3) PSI emphasizes the unrestricted right of the client to decline to implement any advice rendered, except in situations where PSI is granted discretionary authority of the client's account.</li> <li>4) PSI emphasizes the unrestricted right of the client to select and choose any broker and/or insurance company (s)he wishes.</li> <li>5) PSI requires that all individuals must act in accordance with all applicable Federal and State regulations governing registered investment advisory practices.</li> <li>6) Any individual not in observance of the above may be subject to termination.</li> </ol> <p><b>10 CONDITIONS FOR MANAGING AN ACCOUNT</b></p> <p>PSI requires a minimum annual fee of \$500 for all advisory clients. However, PSI will ensure that no client is charged in excess of 3% per annum.</p> <p>Please refer to Item 1.D of this Schedule F narrative for complete detail.</p> <p><b>12.A.1</b> This disclosure also applies to Item 12A(2):</p> <p>For discretionary clients, PSI requests that it be provided with written authority to determine which securities and the amounts of securities that are bought or sold.</p> <p>Any limitations on this discretionary authority shall be included in this written authority statement. Clients may change/amend these limitations as required. Such amendments shall be submitted in writing.</p> <p><b>12.B INVESTMENT SUPERVISORY SERVICES</b></p> <p>As PSI does not have the discretionary authority to determine the broker dealer to be used or the commission rates to be paid, clients must direct PSI as to the broker dealer to be used. In</p> |

(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:<br><b>Plan Strategies, Inc.</b> | IRS Empl. Ident. No.:<br><b>41-1910561</b>   |
|---|--|
| Item of Form (identify)   | Answer   |
| <b>13.A</b>   | <p>directing the use of a particular broker or dealer, it should be understood that PSI will not have authority to negotiate commissions or obtain volume discounts, and best execution may not be achieved. In addition, a disparity in commission charges may exist between the commissions charged to other clients.</p> <p>PSI participates in the Fidelity Investments Weathe Services (FIWS) program, sponsored by Fidelity Brokerage Services, Inc., an NASD registered broker dealer.</p> <p>Clients in need of brokerage and custodial services may have Fidelity Brokerage Services, Inc. recommended to them. As part of the FIWS program, PSI receives benefits that it would not receive if it did not offer investment advice (See the disclosure under Item 13 A of this Schedule F narrative). PSI does not block client trades.</p> <p><b>ADDITIONAL COMPENSATION</b></p> <p>The principal executive officers and other employees of PSI may, from time to time, receive finders fees, 12b-1 fees and sub-transfer account credits from investment companies in connection with the placement of client funds into investment companies.</p> <p>While these individuals endeavor at all times to put the interest of the clients first as part of PSI 's fiduciary duty, clients should be aware that the receipt of additional compensation itself creates a conflict of interest, and may affect the judgment of these individuals when making recommendations.</p> <p>As indicated under the disclosure for Item 12.B, PSI also utilizes the services of the Fidelity Institutional Wealth services (FIWS) program sponsored by Fidelity Brokerage Services, Inc. (Fidelity). While there is no direct linkage (except in certain circumstances) between the investment advice given to clients and PSI's participation in the FIWS program, economic benefits are received by PSI which would not be received if PSI did not give investment advice to clients. These benefits do not depend on the amount of transactions directed by PSI to Fidelity (except in certain circumstances).</p> |
| <b>13.A</b>   | <p>These benefits include: A dedicated trading desk that services FIWS participants exclusively, a dedicated service group and an account services manager dedicated to PSI 's accounts, access to a real-time order matching system, ability to 'block' client trades, electronic download of trades, balances and positions in FIWS's portfolio management software, access, for a fee, to an electronic interface with FIWS's software, duplicate and batched client statements, confirmations and year-end summaries, the ability to have advisory fees directly debited from client accounts (in accordance with federal and state requirements), a quarterly newsletter, access to Fidelity mutual funds, access to Adviser Channel, a Fidelity Brokerage information fax service, access to over 12,000 mutual funds NOT affiliated with Fidelity, ability to have loads waived for PSI's clients who invest in certain Fidelity loaded funds, when certain conditions are met and maintained, and the ability to have custody fees waived (when negotiated by the adviser and allowed under certain circumstances)..</p>   |
| <b>13.B</b>   | <p>PSI may from time to time compensate, either directly or indirectly, any person (defined as a natural person or a company) for client referrals. PSI is aware of the special considerations promulgated under Section 206(4)-3 of the Investment Advisers Act of 1940. As such, appropriate disclosure shall be made, all written instruments will be maintained by PSI and all applicable Federal and/or State laws will be observed..</p>   |

**THIS PAGE LEFT INTENTIONALLY BLANK**

# PRIVACY STATEMENT

Maintaining your trust and confidence is among our highest priorities. We recognize that protecting the privacy and security of our customers is an important responsibility. That's why we at Plan Strategies, Inc. want you to understand how we protect your privacy when we collect and use information about you and your company, and the steps that we take to safeguard that information.

## **Privacy Policy of Plan Strategies, Inc.**

Plan Strategies, Inc. has adopted this policy with recognition that protecting the privacy and security of the personal information we obtain about our customers is an important responsibility. We also know that you expect us to service you in an accurate and efficient manner. To do so, we must collect and maintain certain personal information about you and your company. We want you to know what information we collect and how we use and safeguard that information.

### **What Information We Collect**

---

We collect certain nonpublic personal identifying information about you and your company (such as names, addresses, social security number, EIN's, officers, owners, etc.) from information that you provide on applications or other forms as well as communications (electronic, telephone, written or in person) with you or your authorized representatives (such as your attorney, accountant, etc.). We also collect information about your brokerage accounts and transactions (such as purchases, sales, account balances, inquiries, etc.).

### **What Information We Disclose**

---

We do not disclose the nonpublic personal information we collect to anyone except in furtherance of our business relationship with you and then only to those persons necessary to effect the transactions and provide the services that you authorize (such as broker-dealers, custodians, independent managers, etc.) or as otherwise provided by law.

We are permitted by law to disclose the nonpublic personal information to other third parties in certain circumstances (such as third parties that perform administrative or marketing services on our behalf or for joint marketing programs). These third parties are prohibited to use or share the information for any other purpose. If you decide at some point to either terminate our services or become an inactive customer, we will continue to adhere to our privacy policy, as may be amended from time to time.

### **Security of Your Information**

---

We restrict access to your nonpublic personal information to those employees who need to know that information to service your account. We maintain physical, electronic and procedural safeguards that comply with applicable federal or state standards to protect your nonpublic personal information.

### **Changes to our Privacy Policy or Relationship with You**

---

Our policy about obtaining and disclosing information may change from time to time. We will provide you notice of any material change to this policy before we implement the change.

### **Customer's Rights and Method of Opting-out of the Disclosure**

---

As a customer of Plan Strategies, Inc. you have the right to opt-out of the disclosure of non-public information to non-affiliated third parties. You have 30 days from receipt of this notice to opt-out. You may contact our office by telephone (952) 556-5100 or in writing to Plan Strategies, Inc. 1107 Hazeltine Blvd, Suite 100, Chaska, MN 55318.