

<p><b>OMB APPROVAL</b>                  OMB Number: 3235-0049                  Expires: February 28, 2011                  Estimated average burden hours per response . . . 4.07</p>
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Name of Investment Adviser: <b>Gary Goldberg Planning Services, Inc.</b>				
Address: (Number and Street)	(City)	(State)	(Zip Code)	Area Code Telephone Number
<b>75 Montebello Road</b>	<b>Suffern</b>	<b>NY</b>	<b>10901</b>	<b>845 368-2900</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.**

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(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 not 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	100 %
<input type="checkbox"/> (2) Manages investment advisory accounts not involving investment supervisory services	_____ %
<input type="checkbox"/> (3) Furnishes investment advice through consultations not included in either service described above	_____ %
<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 client 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.)

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**B.** Does applicant call any of the services it checked above financial planning or some similar term? Yes No

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**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 type="checkbox"/> (2) Hourly charges	<input type="checkbox"/> (5) Commissions
<input type="checkbox"/> (3) Fixed fees (not including subscription fees)	<input checked="" type="checkbox"/> (6) Other

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**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

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**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 type="checkbox"/> G. Other (describe on Schedule F)
<input 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)

- |   |  |
|---|--|
| <p>A. Equity securities</p> <p><input type="checkbox"/> (1) exchange-listed securities</p> <p><input type="checkbox"/> (2) securities traded over-the-counter</p> <p><input type="checkbox"/> (3) foreign issuers</p> <p>B. Warrants</p> <p><input type="checkbox"/> C. Corporate debt securities<br/>(other than commercial paper)</p> <p><input type="checkbox"/> D. Commercial paper</p> <p><input type="checkbox"/> E. Certificates of deposit</p> <p><input type="checkbox"/> F. Municipal securities</p> <p>G. Investment company securities:</p> <p><input type="checkbox"/> (1) variable life insurance</p> <p><input type="checkbox"/> (2) variable annuities</p> <p><input type="checkbox"/> (3) mutual fund shares</p> | <p><input type="checkbox"/> H. United States governmental securities</p> <p>I. Options contracts on:</p> <p><input type="checkbox"/> (1) securities</p> <p><input type="checkbox"/> (2) commodities</p> <p>J. Futures contracts on:</p> <p><input type="checkbox"/> (1) tangibles</p> <p><input type="checkbox"/> (2) intangibles</p> <p>K. Interests in partnerships investing in:</p> <p><input type="checkbox"/> (1) real estate</p> <p><input type="checkbox"/> (2) oil and gas interests</p> <p><input type="checkbox"/> (3) other (explain on Schedule F)</p> <p><input type="checkbox"/> L. Other (explain on Schedule F)</p> |
|---|--|

**4. Methods of Analysis, Sources of Information, and Investment Strategies.**

A. Applicant's security analysis methods include: (check those that apply)

- |  |  |
|--|--|
| <input type="checkbox"/> (1) Charting    | <input type="checkbox"/> (4) Cyclical                      |
| <input type="checkbox"/> (2) Fundamental | <input type="checkbox"/> (5) Other (explain on Schedule F) |
| <input type="checkbox"/> (3) Technical   |  |

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

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

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

- |  |  |
|--|--|
| <input type="checkbox"/> (1) Long term purchases (securities held at least a year) | <input type="checkbox"/> (5) Margin transactions   |
| <input type="checkbox"/> (2) Short term purchases (securities sold within a year)  | <input type="checkbox"/> (6) Option writing, including covered options, uncovered options, or spreading strategies |
| <input type="checkbox"/> (3) Trading (securities sold within 30 days)              | <input type="checkbox"/> (7) Other (explain on Schedule F)   |
| <input type="checkbox"/> (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.**

Yes No

Are there any general standards of education or business experience that applicant requires of those involved in determining or giving investment advice to clients?.....

(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:
  - (1) broker-dealer
  - (2) investment company
  - (3) other investment adviser
  - (4) financial planning firm
  - (5) commodity pool operator, commodity trading adviser or futures commission merchant
  - (6) banking or thrift institution
  - (7) accounting firm
  - (8) law firm
  - (9) insurance company or agency
  - (10) pension consultant
  - (11) real estate broker or dealer
  - (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.)

Yes No

D. Is applicant or a related person a general partner in any partnership in which clients are solicited to invest?...

(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.

<b>10. Conditions for Managing Accounts.</b> Does the applicant provide investment supervisory services, manage investment advisory accounts or hold itself out as providing financial planning or some similarly termed services <i>and</i> impose a minimum dollar value of assets or other conditions for starting or maintaining an account?	Yes	No
	<input type="checkbox"/>	<input type="checkbox"/>

(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.

**Accounts are reviewed with clients at least annually, or upon the client's request. Where the firm has discretionary authority, accounts are reviewed regularly. The review involves the GGPS representative of record for a given client. The purpose of the review is to determine whether there have been any changes in the client's financial situation and investment goals and to determine whether any changes in the client's investment portfolio are appropriate.**

**Compliance personnel review account documents regularly for any private investment limited partnerships for which GGPS or affiliates serve as General Partner.**

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

**Clients in the Select Trac MF, Select Trac ETF, Select Trac Equities, Dividend Buster, and Advisor Plus Programs will receive monthly/quarterly statements from the custodian for the accounts. Clients in Fund Trac/Variable Annuity Program will receive quarterly statements from the Annuity Company. All Limited Partners in private investment limited partnerships, if any, for which GGPS provides advisory services receive quarterly valuation reports from the General Partner. Limited Partners will also receive audited financial statements and K-1s annually.**

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

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

(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).**

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

Applicant: GARY GOLDBERG PLANNING SERVICES, INC.	SEC File Number: 801- 13595	Date: 01/01/2011
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(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 Form ADV: GARY GOLDBERG PLANNING SERVICES, INC.	IRS Empl. Ident. No.: 13-287490
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Item of Form (identify)	Answer
Item 1.D.	<p><b>Description of Services, Fees and Programs</b></p> <p>Gary Goldberg Planning Services Inc. (“GGPS”), the Registrant, offers the following advisory services, arranged by Program name:</p> <p><b>Select Trac MF and ETF Programs</b></p> <p>GGPS manages accounts in the Select Trac MF Program and the Select Trac ETF Program. In both Programs, GGPS manages client accounts on a discretionary basis through asset allocation and investment strategies developed by GGPS. In the MF Program, GGPS implements the strategies using primarily no-load mutual funds or front-end load funds purchased at NAV. In the ETF Program, GGPS implements the strategies using primarily Exchange-traded funds (“ETFs”). Clients in the Programs pay GGPS an annual asset-based fee for investment advisory services provided by GGPS and trade execution and custody services provided by Gary Goldberg &amp; Co (“GGCo”), a broker-dealer affiliated with GGPS, and NFS. The fee is based on a percentage of the assets in the account (subject to any special arrangement negotiated with a particular client). For more information about the Select Trac Programs, including the services provided and fees charged, see the Select Trac Program and Select Trac ETF Program Disclosure Brochure.</p> <p><b>Select Trac Equities Program</b></p> <p>GGPS manages accounts in three separate portfolios: Select Opportunity Portfolio, Growth &amp; Income Model and Income Model. In this program, GGPS manages client accounts on a discretionary basis through asset allocation and investment strategies developed by GGPS.</p> <p>The Income Model is a strategy which primarily uses common stocks, preferred stocks, closed-end funds and ETFs, master limited partnerships, and real estate investment trusts. In certain circumstances, GGPS may fulfill one or more asset classes by purchasing other securities instead of those listed above. The minimum account size for this model is \$200,000.</p> <p>The Growth &amp; Income Model is a strategy which primarily uses common stocks and ETFs. In certain circumstances, GGPS may fulfill one or more asset classes by purchasing other securities instead of by purchasing ETFs or common stocks. The minimum account size for this model is \$200,000.</p> <p>The Select Opportunity Portfolio is managed on a separate account basis. The portfolio consists of stocks, exchange-traded funds, real estate investment trusts, bonds, mutual funds and/or options. In certain circumstances, GGPS may fulfill one or more asset classes with other securities instead of those listed above. The minimum account size for this portfolio is \$300,000.</p>

**Schedule F of  
Form ADV  
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Part II**

Applicant: GARY GOLDBERG PLANNING SERVICES, INC.	SEC File Number: 801- 13595	Date: 01/01/2011
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I. Full name of applicant exactly as stated in Item 1A of Form ADV: GARY GOLDBERG PLANNING SERVICES, INC.	IRS Empl. Ident. No.: 13-287490
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Item of Form (identify)	Answer												
	<p>Accounts are reviewed by the representative on a regular basis. Representative will meet with the client at least annually. Client receives monthly or quarterly statements from the custodian reflecting holdings, positions, and activity.</p> <p><b>Custody and Transaction Processing</b></p> <p>Custody of the accounts is currently handled by NFS, an unaffiliated broker/dealer, which also acts as the clearing firm for the purchase and sale of the securities in the account. Securities transactions are processed through GGCo, a registered broker/dealer, which is the parent company of GGPS.</p> <p><b>Select Trac Equity Program Fees</b></p> <p>Client is charged an annual advisory fee that is a percentage of the assets in the account, as follows (subject to any special arrangement negotiated with a particular client):</p> <table style="margin-left: 40px;"> <thead> <tr> <th style="text-align: left;">Assets in Account</th> <th style="text-align: center;">Annual Fee as Percentage of Account Assets</th> </tr> </thead> <tbody> <tr> <td>Up to \$100,000</td> <td style="text-align: center;">1.875%</td> </tr> <tr> <td>Up to \$350,000</td> <td style="text-align: center;">1.75%</td> </tr> <tr> <td>Up to \$650,000</td> <td style="text-align: center;">1.50%</td> </tr> <tr> <td>Up to \$1,000,000</td> <td style="text-align: center;">1.25%</td> </tr> <tr> <td>Over \$1,000,000</td> <td style="text-align: center;">1.00%</td> </tr> </tbody> </table> <p>For accounts with assets valued at less than \$50,000, a minimum annual fee of \$875.00 will apply.</p> <p>The Advisory Fee rate is linear, i.e., as the value of the assets reaches various thresholds, all of the assets are charged an Advisory Fee at the lower rate. "Assets in Account" includes all assets managed by GGPS in any of its asset management programs excluding assets managed in the Fund Trac Variable Annuity Program. "Assets in Account" also excludes assets in brokerage accounts with GGCo.</p> <p>These fees are debited by the custodian on a quarterly basis in advance, based on the average daily balance in the client account during the preceding quarter. The fee for the first period is debited at the beginning of the first full month the account is open, and is based on the average daily balance for the period the account has been open. If there is cash or a cash position in the account, the fee is deducted from the cash balance. If there is no cash or cash position, securities will be sold from the account to generate the funds to pay the fee. Fees will be prorated for any partial period. In the event of advisory agreement termination, Adviser will refund pre-paid fees on a pro-rata basis calculated from the date of termination through the end of the quarter. Minimum account size and fees are negotiable.</p>	Assets in Account	Annual Fee as Percentage of Account Assets	Up to \$100,000	1.875%	Up to \$350,000	1.75%	Up to \$650,000	1.50%	Up to \$1,000,000	1.25%	Over \$1,000,000	1.00%
Assets in Account	Annual Fee as Percentage of Account Assets												
Up to \$100,000	1.875%												
Up to \$350,000	1.75%												
Up to \$650,000	1.50%												
Up to \$1,000,000	1.25%												
Over \$1,000,000	1.00%												

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	<p>Transaction charges for accounts are generally to be paid by the client. These transaction charges imposed by the custodian generally include a ticket charge of \$12. GGCo or the custodian may change these charges periodically. The custodian will generally receive all of the ticket charge. If there is a difference between the amount of the ticket charge assessed by the custodian and the amount of the ticket charge paid by the client, GGCo will generally retain the difference.</p> <p><b>Select Trac Dividend Buster Program</b></p> <p>GGPS manages accounts in the Dividend Buster Model. In this program, GGPS manages client accounts on a discretionary basis through asset allocation and investment strategies developed by GGPS.</p> <p>The Dividend Buster Portfolio is managed on a separate account basis. The portfolio consists of stocks, exchange-traded funds, real estate investment trusts, bonds, mutual funds, and/or options. In certain circumstances, GGPS may fulfill one or more asset classes with other securities instead of those listed above. The minimum account size for this portfolio is \$100,000.</p> <p>Accounts are reviewed by the representative on a regular basis. Representative will meet with the client at least annually. Client receives monthly or quarterly statements from the custodian reflecting holdings, positions, and activity.</p> <p><b>Custody and Transaction Processing</b></p> <p>Custody of the accounts is currently handled by NFS, an unaffiliated broker/dealer, which also acts as the clearing firm for the purchase and sale of the securities in the account. Securities transactions are processed through GGCo, a registered broker/dealer, which is the parent company of GGPS.</p> <p><b>Select Trac Dividend Buster Program Fees</b></p> <p>(a) Implementation Fee. The Account will be charged a non-refundable fee at inception of 1.25% payable from the Account at the time the account is opened (the "Implementation Fee"). At the end of the portfolio's term (typically 15 months), the model will be dissolved and replaced with an updated portfolio comprised of the securities that meet the portfolios criteria at that time unless the client requests that this agreement be terminated 30 day prior to the end date of the program. If the client does not terminate this agreement, the account will be charged a non-refundable Implementation Fee of 1.25% payable from the Account at the time the account is restructured.</p> <p>(b) Advisory Fee. The Account will be charged an Advisory Fee on a quarterly basis in</p>

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Item of Form (identify)	Answer
	<p>advance (the "Advisory Fee"). The Advisory Fee rate charged each quarter will be one-fourth the annual Advisory Fee rate, which is 1%. Thus, the quarterly fee will be .25%. These Advisory Fees are debited by the custodian on a quarterly basis in advance, based on the average daily balance in the client account during the preceding quarter. The fee for the first period is debited at the beginning of the first full month the account is open, and is based on the average daily balance for the period the account has been open. If there is cash or a cash position in the account, the fee is deducted from the cash balance. If there is no cash or cash position, securities will be sold from the account to generate the funds to pay the fee. Fees will be prorated for any partial period. In the event of advisory agreement termination, Adviser will refund pre-paid fees on a pro-rata basis calculated from the date of termination through the end of the quarter. Minimum account size and fees are negotiable.</p> <p>GGPS does not intend to pass along any ticket charges, processing, trading, custodian, or commissions charged as a result of managing this program. However, GGPS does reserve the right to pass along any current and future costs associated with the management and implementation of this program</p> <p><b>Advisor Plus Program (Discretionary or Non-Discretionary)</b></p> <p>A GGPS investment consultant makes the day to day investment decisions in this account, with oversight by a strategic investment committee member, for the client that consists of stocks, bonds, mutual funds and/or options strategies.</p> <p>If the client authorizes the arrangement, the advisory representative makes investments for the account in his or her discretion, so that investments are not pre-approved by the client. The minimum account size for this program is \$100,000.</p> <p>Accounts are reviewed by the representative on a regular basis. Representative will meet with the client at least annually. Client receives monthly or quarterly statements from the custodian reflecting holdings, positions, and activity.</p> <p>Client may choose to participate in the program described above without authorizing GGPS to have discretion. Under this program, each recommendation is discussed with the client, and the client must approve each transaction. GGPS advises client on a portfolio which may consist of stocks, bonds, mutual funds, and/or options.</p> <p><b>Custody and Transaction Processing</b></p> <p>Custody of the accounts is currently handled by NFS, an unaffiliated broker/dealer, which also acts as the clearing firm for the purchase and sale of the securities in the account. Securities transactions are processed through GGCo, a registered broker/dealer, which is the parent company of GGPS.</p>

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Item of Form (identify)	Answer												
	<p><b>Advisor Plus Program Fees</b></p> <p>Client is charged an annual advisory fee that is a percentage of the assets in the account, as follows (subject to any special arrangement negotiated with a particular client):</p> <table style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="text-align: left;">Assets in Account</th> <th style="text-align: left;">Annual Fee as Percentage of Account Assets</th> </tr> </thead> <tbody> <tr> <td>Up to \$100,000</td> <td>1.875%</td> </tr> <tr> <td>Up to \$350,000</td> <td>1.75%</td> </tr> <tr> <td>Up to \$650,000</td> <td>1.50%</td> </tr> <tr> <td>Up to \$1,000,000</td> <td>1.25%</td> </tr> <tr> <td>Over \$1,000,000</td> <td>1.00%</td> </tr> </tbody> </table> <p>For accounts with assets valued at less than \$50,000, a minimum annual fee of \$875.00 will apply.</p> <p>The Advisory Fee rate is linear, i.e., as the value of the assets reaches various thresholds, all of the assets are charged an Advisory Fee at the lower rate. "Assets in Account" includes all assets managed by GGPS in any of its asset management programs excluding assets managed in the Fund Trac Variable Annuity Program. "Assets in Account" also excludes assets in brokerage accounts with GGCo.</p> <p>These fees are debited by the custodian on a quarterly basis in advance, based on the average daily balance in the client account during the preceding quarter. The fee for the first period is debited at the beginning of the first full month the account is open, and is based on the average daily balance for the period the account has been open. If there is cash or a cash position in the account, the fee is deducted from the cash balance. If there is no cash or cash position, securities will be sold from the account to generate the funds to pay the fee. Fees will be prorated for any partial period. In the event of advisory agreement termination, Adviser will refund pre-paid fees on a pro-rata basis calculated from the date of termination through the end of the quarter. Minimum account size and fees are negotiable.</p> <p>Transaction charges for accounts are generally to be paid by the client. These transaction charges imposed by the custodian generally include a ticket charge of \$12. In addition, equity transactions will generally incur costs of \$0.02 per share. GGCo or the custodian may change these charges periodically. The custodian will generally receive all of the ticket charge. If there is a difference between the amount of the ticket charge assessed by the custodian and the amount of the ticket charge paid by the client, GGCo will generally retain the difference. The custodian will also generally receive all or a portion of the per share charge for equity transactions. For equity transactions where Custodian charges less the amounts paid by Client, GGCo will retain the difference.</p>	Assets in Account	Annual Fee as Percentage of Account Assets	Up to \$100,000	1.875%	Up to \$350,000	1.75%	Up to \$650,000	1.50%	Up to \$1,000,000	1.25%	Over \$1,000,000	1.00%
Assets in Account	Annual Fee as Percentage of Account Assets												
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

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Item of Form (identify)	Answer
	<p><b>Additional Considerations</b></p> <p>Investors considering the Advisor Plus Program or the Select Trac Equities Program should be aware of the following:</p> <p>(1) In addition to the advisory fee, GGPS charges clients in the Advisor Plus Program or the Select Trac Equities Program, each mutual fund in which a client may invest also pays from fund assets its own investment advisory fees and other expenses associated with the management and operation of the fund. These fees and expenses are described in the prospectus for each mutual fund. In effect, Client pays two separate management fees on the same assets: one to the mutual fund advisors and one to GGPS.</p> <p>(2) If a client deals directly with a mutual fund or through a dealer distributing a fund's shares rather than through the Advisor Plus Program or the Select Trac Equities Program, he or she would not incur the advisory fee assessed by GGPS. However, certain funds associated with the Advisor Plus Program carry a sales load when purchased outside the program. If such shares are purchased through the program, this sales load is waived. Stocks, bonds, and/or covered options may also be purchased through a brokerage account without incurring the advisory fee paid to GGPS. However, additional commission charges may be incurred for purchases made outside the program.</p> <p>(3) The advisory fee charged by GGPS under the Advisor Plus Program or the Select Trac Equities Program may be higher or lower than fees charged by other firms for asset allocation, management, brokerage and custody services, either together or separately, so that a client may be able to obtain such services elsewhere at a higher or lower fee.</p> <p>(4) GGCo, an affiliate of GGPS used for executing transactions under the program, receives 12b-1 fees, and for certain qualified retirement or pension accounts such as Defined Benefit Plans or Defined Contribution Plans, and based on investments from those mutual funds that pay such fees based on investments in those funds by GGPS's clients under the Advisor Plus Program or the Select Trac Equities Program. Complete information about fees and expenses of the funds is contained in the prospectus for each fund. In view of the availability of such payments to its affiliate, GGPS has a conflict of interest in recommending such funds.</p> <p><b>Fund Trac/Variable Annuity and Linked Account Program</b></p> <p>GGPS manages assets invested by client in a variable annuity product ("VA Account"), by reallocating among the sub-accounts of that product, and in other investments outside the annuity ("Linked Account") in order to achieve an investment strategy consistent with the client's investment objectives. The GGPS representative will meet with the client to determine which of three broad tiers is most appropriate: Growth,</p>

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	<p>Moderate Growth, and Balanced Growth. The member(s) of the GGPS strategic investment committee will, in its discretion and without obtaining prior client consent, decide when to invest in, withdraw, or reallocate an investment in and among the specific VA Account sub-accounts and Linked Account investments. The client determines the amount of assets to be managed in this manner by deciding what amount to invest in the program. Accounts are reviewed by the representative on a regular basis. Representative will meet with the client at least annually. Client receives quarterly statements from custodian reflecting holdings, positions, and activity.</p> <p><b>Custody and Transaction Processing</b></p> <p>Assets in this VA Account portion of the program are held with several Insurance Companies, including but not limited to: Prudential Financial Life Assurance Corporation, Jackson National Life, and Security Benefit Life. Additionally, other providers may be available.</p> <p>Custody of the Linked Accounts is currently handled by NFS, an unaffiliated broker/dealer, which also acts as the clearing firm for the purchase and sale of the securities in the account. Securities transactions are processed through GGCo, a registered broker/dealer, which is the parent company of GGPS.</p> <p>The minimum account size for this program is \$10,000.</p> <p><b>Fund Trac/Variable Annuity and Linked Account Program Fees</b></p> <p>The Account will be charged a fee at the annual rate of 1.875% paid on a quarterly basis in advance (the "Program Fee"). The Program Fee rate charged each quarter will be one-fourth the annual Program Fee rate.</p> <p>The fee is paid on a quarterly basis in advance, based on the average daily balance in the client account during the preceding quarter. The client has the option of paying the fee directly (either by check or by debit from an alternate account), or having it deducted from the account. Within two weeks after the beginning of the quarter, the client is sent a debit notice or invoice showing the amount of the fee for the quarter and how it was calculated. Fees will be prorated for any partial period. In the event the client chooses to pay the fee directly and such fee is 30 days overdue, or if the client chooses to debit an alternate account and that account has insufficient funds to pay the fee, Adviser reserves the right to deduct the fee from the Account. In the event of advisory agreement termination, Adviser will refund pre-paid fees on a pro-rata basis calculated from the date of termination through the end of the quarter. Minimum account size and fees are negotiable.</p>

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Item of Form (identify)	Answer
	<p><b>Additional Considerations</b></p> <p>Investors considering the Fund Trac/Variable Annuity Program should be aware of the following:</p> <p>(1) In addition to the advisory fee GGPS charges clients in the Fund Trac/Variable Annuity and Linked Account Program, additional charges and expenses are imposed under the variable annuity contract. These fees and expenses are described in the variable annuity prospectus, and will be the client's sole responsibility. Assets held in variable annuity sub-accounts are managed by a sub-account advisor and management fees for these services are charged directly against the account's assets and reduce overall return. These management fees are in addition to mortality and associated charges levied by the insurance company and explained more fully in the prospectus. They are also in addition to the fees charged by GGPS and described in this document. In effect, clients who enter the Fund Trac/Variable Annuity Program with GGPS are paying two separate management fees on the same assets.</p> <p>(2) GGCo, an affiliate of GGPS used for executing transactions under the program may receive a sales concession, and other compensation, of up to 8% of the amount invested directly from the issuer. Clients may also be subject to a surrender penalty on the contract, as described in the prospectus. In addition, GGCo may receive additional compensation from certain variable annuity products that are calculated in proportion to total assets invested with the insurer/new assets invested with the insurer. In view of the availability of such payments, GGPS has a conflict of interest in recommending variable annuities. The choice of which product to use is entirely that of the client, based on the information presented as part of the program and the fund prospectuses. However, because this is a specialized program based on insurance company's investment options, selection of other investment products may mean that GGPS will be unable to provide investment management services.</p> <p>(3) Some clients who participate in the Fund Trac/Variable Annuity and Linked Account Program may elect to have certain living benefit riders applied to their account (s), such as the Prudential Guaranteed Return Option Plus ("GRO Plus"). These, and other living benefit riders, represent a separate agreement with the annuity provider for a separate fee that is assessed by the annuity provider. In the case of some living benefit riders, specifically but not exclusively the Prudential GRO Plus rider option, assets are automatically re-allocated to a fixed account following certain triggering events. This, and similar options, are administered solely by the annuity provider and are not subject to GGPS management. Although GGPS will not make investment or allocation decisions on this fixed portion of the client's assets, the firm will continue to charge its management fee of 1.875% on all assets held under the annuity contract. Further information, including important definitions, limitations, fees and risks to any available rider option is available in the Variable Annuity Prospectus offered by the Insurance Company.</p>

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Item 4	<p>(4) The advisory fee charged by GGPS under the Fund Trac/Variable Annuity and Linked Account Program may be higher or lower than fees charged by other firms for such services, so that a client may be able to obtain such services elsewhere at a higher or lower fee.</p> <p>(5) Additional Considerations described above with respect to the Advisors Plus Program and the Select Trac Equities program apply to investments in the Linked Account portion of the Fund Trac/Variable Annuity and Linked Account Program.</p> <p><b><u>Methods of Analysis, Sources of Information, and Investment Strategies</u></b></p> <p>GGPS may enter into sub-advisory agreements with other advisors to create portfolio models. Under these agreements, the sub-advisor renders impersonal advice to GGPS. This advice is in accordance with information from GGPS concerning a portfolio model's goals and objectives, as well as any special instructions or limits. The sub-advisor will also provide wholesaling, marketing and sales support services to GGPS and its associates.</p> <p>The sub-advisor provides GGPS with ongoing economic analysis, portfolio design, model design, and securities selection. GGPS, and not the sub-advisor, is responsible for determining whether a given model is appropriate for GGPS clients, as well as for actually implementing the impersonal advice rendered by the sub-advisor to GGPS.</p>
Item 5	<p><b><u>Education and Business Standards</u></b></p> <p>Associates must hold all licenses or registrations required by any jurisdiction in which the firm or its representatives conduct business.</p>
Item 6	<p><b><u>Education and Business Background</u></b></p> <p>Gary M. Goldberg, CEO of GGPS, obtained a Bachelor of Arts in Liberal Arts from Bard College in 1961. He attended Brooklyn Law School for 1-1/2 years. Mr. Goldberg was born in 1940. Mr. Goldberg has been the CEO of GGPS since it was established in 1973, and also serves as CEO of GGPS's parent and affiliated broker/dealer, GGCo. He is also a member of the GGPS Strategic Investment Committee.</p> <p>Oliver Pursche received a degree in Business Communications from Bentley College. Mr. Pursche was born in 1970. He has been in the financial services industry for over 14 years and joined the firm in 2005. Mr. Pursche currently serves as President for GGCo and GGPS. He is also a member of the GGPS Strategic Investment Committee.</p> <p>Peter Dedel is a graduate of Lehigh University, attended Wesleyan and holds two graduate degrees from Columbia University. Mr. Dedel was born in 1948. He has been</p>

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Item 7	<p>with GGCo since 1979, and serves as Vice President, Portfolio Manger for GGPS. He is also a member of the GGPS Strategic Investment Committee.</p> <p>William Krivicich earned his Bachelor of Science degree in Finance from the State University of New York at New Paltz. Mr. Krivicich was born in 1968. He joined the firm in 1997. Mr. Krivicich currently serves as GGPS’s Chief Investment Officer and holds the designation of Chartered Financial Analyst. He is also a member of the GGPS Strategic Investment Committee.</p> <p>Richard Kersting earned his Bachelor’s degree in Finance and Economics from the State University of New York at Albany. Mr. Kersting was born in 1965. He has been in the financial services industry for over 19 years and joined the firm in 2005. Mr. Kersting currently serves as Vice President, Investment Consultant and is also a member of the GGPS Strategic Investment Committee.</p> <p>Jannine Barbosa holds a Bachelor of Science degree in Finance from the State University of New York at Oswego. Ms. Barbosa was born in 1975. She joined the firm in 1999 and currently serves as GGPS’s Chief Operating Officer.</p> <p>Thomas Cattani holds a Bachelor of Arts degree from Montclair State University and a Juris Doctor degree from Rutgers University. Mr. Cattani was born in 1961. He joined the firm in 2006 and currently serves as GGCo’s and GGPS’s Chief Compliance Officer.</p> <p><b><u>Other Business Activities</u></b></p> <p>GGPS is a subsidiary of GGCo, a broker/dealer. GGPS and GGCo share common officers and employees. The officers of GGPS spend about 75% of time on GGPS activities. The primary focus of GGCo and its associates is the sale of investment and insurance products for a commission. In addition, where GGPS or affiliate serve as General Partner for any private investment limited partnership, GGPS may recommend that advisory clients invest in these vehicles. GGPS will receive separate management fees for these services, and GGCo will typically earn a transaction-based commission of up to 5%. See our response to Item 8.C.(1) and (9), 8.D, and Items 9. for additional information about the conflicts of interest inherent in these additional activities.</p> <p>Certain employees of GGPS are members of Montebello Partners LLC, (“MPLLC”) a Delaware Limited Liability Company and an Investment Advisory Firm registered with the Securities and Exchange Commission. MPLLC manages a mutual fund called the GMG Defensive Beta Fund, which will be used in most or all of GGPS programs. Clients will pay, and MPLLC will receive, a separate management fee from GMG Defensive Beta Fund.</p>
Item 8.C.(1)(3)(9) & (12)	<p><b><u>Other Financial Industry Activities or Affiliations</u></b></p>

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Item of Form (identify)	Answer
	<p><b>Related Broker/Dealer</b></p> <p>GGPS is a subsidiary of GGCo, a broker/dealer registered with the Securities and Exchange Commission and a member of FINRA. GGCo and its registered representatives may receive compensation in the form of commissions and 12b-1 fees for securities products sold through the broker/dealer. The recommendation by GGPS of products or services for which its affiliate will receive compensation constitutes a conflict of interest. Clients may choose to effect GGPS recommendations through firms other than GGCo, but this may limit the ability of GGPS to access account information or provide identical services or pricing.</p> <p>GGCo generally acts as broker-dealer for the Select Trac, Advisor Plus, and Fund Trac/Variable Annuity Programs. See Item 1 above a description of the arrangements between GGPS and GGCo in connection with those programs.</p> <p>GGCo acts as executing broker for orders placed on behalf of the private investment partnerships described above. GGCo receives commissions at competitive rates for these transactions but those rates are not negotiated at arms' length. The partnerships are not obliged to use GGCo for executions but the decision of whether to do so is made solely at the discretion of the General Partner (GGPS or other GGPS affiliate), which presents a conflict of interest.</p> <p>GGCO receives compensation from the issuers of all of the variable annuities that are available to brokerage customers. The compensation includes up-front commissions, trailing commissions, and may include payments for both administrative services that GGCo provides, and payments made in connection with programs that support its marketing and sales-force education and training efforts (referred to here as "Sponsorship Programs").</p> <p>The variable annuity issuers that participate in the Sponsorship Programs are listed below (Participating Sponsors). The payments made under the Sponsorship Programs are calculated based upon the assets that are invested in the variable annuity contracts issued by the Participating Sponsors (a Participating Annuity), including assets held in fee-based advisory programs at GGPS. GGCO may receive compensation of up to 0.40 percent of the assets invested in a Participating Annuity. For example, if you held \$10,000 dollars in a Participating Annuity for one year, GGCO could receive up to \$40. GGCO agents do not receive any part of these payments.</p> <p>Participating Sponsors:</p> <p>AIG SunAmerica Life Assurance Company Allstate Life Insurance Company AXA Distributors LLC Genworth Financial</p>

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	<p>The Hartford ING USA Annuity and Life Insurance Company Jackson National Life Insurance Company John Hancock Life Insurance Company Lincoln Financial Distributors, Inc. MassMutual Life Insurance Company Metlife Investors Insurance Company Nationwide Life Insurance Company Pacific Life Insurance Company Prudential Life Assurance Corporation Scudder Distributors, Inc. Sun Life Financial Distributors, Inc. Transamerica Capital, Inc. USAllianz Investor Services, LLC</p> <p>Information about a variable annuity's fees and expenses may be found in the fee table located in the variable annuity contract document.</p> <p>Variable annuities are sold by prospectus, which contains more complete information including investment objectives, risk factors, fees, surrender charges and other costs as well as other information about the investment company. Read it carefully before investing or sending money.</p> <p>Investors are strongly advised to consider the investment objectives, risks, and charges and expenses of the investment company carefully before investing. A prospectus for any of the above referenced Variable Annuities can be obtained by calling our Investor Services Department at (800) 433-0323.</p> <p><b>Other Investment Advisor</b></p> <p>Certain employees of GGPS are members of Montebello Partners LLC, ("MPLLC") a Delaware Limited Liability Company and an Investment Advisory Firm registered with the Securities and Exchange Commission. MPLLC manages a mutual fund called the GMG Defensive Beta Fund, which will be used in most or all of GGPS programs. Clients will pay, and MPLLC will receive, a separate management fee from GMG Defensive Beta Fund.</p> <p><b>Related Insurance Company or Agency</b></p> <p>GGCo, parent of GGPS, acts as an insurance agency. Products sold through this agency pay a commission to the firm and the representative. GGPS and its associates have a conflict of interest when recommending insurance products for which they will receive additional compensation. Clients are always free to decline insurance recommendations, or may choose to implement those recommendations through channels unaffiliated with</p>

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Item 9	<p>GGPS.</p> <p><b><u>Participation or Interest in Client Transactions</u></b></p> <p>As noted in our response to Item 8.C.(1) above, GGPS is a subsidiary of GGCo, a registered broker/dealer. GGCo and its CEO, Gary M. Goldberg (who is also the CEO of GGPS), may buy securities for itself as principal from, or sell securities to, any client of GGPS who may also have a brokerage account with GGCo. Additionally, GGCo may effect for compensation securities transactions on behalf of such clients of GGPS.</p> <p>GGCo and its CEO, Gary M. Goldberg (who is also the CEO of GGPS), may buy securities for itself as principal from, or sell securities to, any client of GGPS who may also have a brokerage account with GGCo. GGCo will generally not execute principal transactions with clients in advisory accounts. However, in accordance with applicable law and regulation, GGCo may on rare occasions execute principal trades for advisory accounts. In addition, GGCo will generally not execute “agency-cross” transactions (i.e., transactions for which GGCo acts as broker for both the client and the counterparty to the transaction). However, GGCo may on rare occasions execute agency-cross transactions for advisory accounts in accordance with applicable law and regulations. Because GGCo may receive compensation from the other party to such transaction, GGCo may have a potentially conflicting division of loyalties and responsibilities in effecting agency-cross transactions. Clients who have authorized such transactions may revoke this authorization at any time by written notice to GGCo.</p> <p>Certain clients of GGPS hold previously issued shares of GGPS preferred stock or promissory notes issued by GGPS’s CEO. These preferred shares and notes were sold through GGCo as placement agent. These securities are no longer offered to current or prospective clients of GGPS; nor are the sale of such securities recommended by GGPS.</p> <p>The business and financial interests of GGPS and its CEO, as issuers of these securities and in their dealings as affiliates with each other, may differ from the interests of holders of these securities in receiving an investment return; thus there is the potential that actions may be taken which could operate to the disadvantage of such securities holders.</p> <p>Where GGPS or an affiliate manages private investment partnerships its activities are highly competitive with the activities of other securities traders and investors, and may at times be at odds with the interests of GGPS’s advisory clients. The partnerships may, among other things, compete for positions in particular securities and for timely execution of purchases and sales in shifting markets. The trading and investment activities of the partnerships may affect price movements of securities held by GGPS advisory clients, possibly reducing or accentuating the profits that advisory clients may have otherwise realized or resulting in losses that advisory clients would not otherwise have sustained. The partnerships and advisory clients may also acquire</p>

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Item 10	<p>different positions in the same securities or positions in offsetting securities, either of which situation would result in inconsistent or conflicting interests.</p> <p>The potential opportunity to receive an incentive allocation may create an enticement for the General Partner of the private investment partnerships to allocate attractive investment opportunities first to the partnerships, rather than to advisory clients, from whom GGPS does not receive such incentive allocations.</p> <p>Certain officers and associated persons of GGPS are members of Montebello Partners LLC, (“MPLLC”) a Delaware Limited Liability Company and an Investment Advisory Firm registered with the Securities and Exchange Commission. MPLLC manages a mutual fund called the GMG Defensive Beta Fund, which will be used in most or all of GGPS programs. Clients will pay, and MPLLC will receive, a separate management fee from GMG Defensive Beta Fund.</p> <p>Officers and associated persons of GGPS may buy and sell securities for their personal accounts that may be recommended to advisory clients. No officer, employee or associated person may trade ahead of an advisory client. No security may be bought or sold for a personal account prior to the transaction being affected for an advisory account.</p> <p>All of these situations may create a conflict of interest. To assist GGPS in fulfilling its fiduciary responsibilities, it has adopted procedures intended to foster implementation of the following:</p> <ol style="list-style-type: none"> <li>1. No person associated with GGPS may buy or sell securities for their personal portfolio(s) if the decision to do so is based in whole or in part on information obtained through the association with GGPS, unless the information is reasonably available to the investing public.</li> <li>2. Associated persons of GGPS who have access to recommendations submit a quarterly report of all personal securities transactions. An officer, or his designee, reviews the quarterly reports.</li> <li>3. Disclosure is made to all clients that associated persons of GGPS may receive separate compensation when effecting transactions on behalf of advisory clients.</li> <li>4. GGPS requires that all associated persons act in accordance with all applicable Federal and State regulations.</li> <li>5. Failure to comply with these points may result in the termination of the associated person.</li> </ol> <p><b><u>Conditions for Managing Accounts</u></b></p>

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Item of Form (identify)	Answer
Item 12	<p><u>Select Trac Program</u> The minimum account size is \$50,000. Exceptions will be permitted at the discretion of GGPS.</p> <p><u>Select Trac Exchange Traded Funds Program</u> The minimum account size is \$100,000. Exceptions will be permitted at the discretion of GGPS.</p> <p><u>Select Trac Equities Program</u> The minimum account size is \$300,000 for the Select Opportunities Portfolio and \$200,000 for the Growth &amp; Income Model and Income Model. Exceptions will be permitted at the discretion of GGPS.</p> <p><u>Dividend Buster Program</u> The minimum account size is \$100,000 for the Dividend Buster Model. Exceptions may be permitted at the discretion of GGPS.</p> <p><u>Advisor Plus Program (Discretionary and Non-Discretionary)</u> The minimum account size is \$100,000. Exceptions will be permitted at the discretion of GGPS.</p> <p><u>Fund Trac/Variable Annuity Program</u> The minimum account size is \$10,000.</p> <p>Account minimums for programs for which GGPS may solicit clients are described in the disclosure documents for the respective private investments. Investment in these products is generally limited to accredited or otherwise qualified investors.</p> <p><b><u>Investment or Brokerage Discretion</u></b></p> <p>GGPS has the authority to determine (1) the securities to be bought or sold and (2) the amount of the securities to be bought or sold without consent of those clients having discretionary investment management accounts in the Select Trac, Advisors Plus and the Fund/Trac Variable Programs. GGPS's authority is limited by the investment objectives and guidelines specified by the client. In the Fund/Trac Variable Program, authority is also limited by the sub-account choices available within a particular variable annuity product.</p> <p>GGPS, in its sole discretion, has the authority to determine (1) the securities to be bought or sold, (2) the amount of securities to be bought or sold, and (3) the broker or dealer to be used for any private investment partnerships for which GGPS serves as the General Partner.</p> <p>Where GGPS refers a client to GGCo for execution, GGPS may effectively have</p>

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

Applicant: GARY GOLDBERG PLANNING SERVICES, INC.	SEC File Number: 801- 13595	Date: 01/01/2011
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(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 Form ADV: GARY GOLDBERG PLANNING SERVICES, INC.	IRS Empl. Ident. No.: 13-287490
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Item of Form (identify)	Answer
	<p>discretionary authority to determine commission rates. GGPS will ensure that GGCo charges rates that are either (1) specially-negotiated to reflect discounts available by virtue of the affiliation between GGCo and GGPS; or (2) competitive with other full-service brokerage firms offering execution and other services. GGPS cannot, however, guarantee that the commissions charged by any broker-dealer used for execution will be the lowest available rates. Clients may be able to obtain similar services at higher or lower commission rates.</p> <p>GGPS or GGCo may, but shall not be obligated to, aggregate orders for advisory accounts with orders for other advisory accounts or clients. GGPS or GGCo will allocate securities so purchased or sold, as well as the expense incurred in the transaction, in a manner that it considers to be so equitable and consistent with its fiduciary obligations to clients. GGPS or GGCo will assign accounts the average price resulting from such aggregated trades.</p> <p><b><i>Brokerage Recommendations</i></b></p> <p>GGPS is a majority-owned subsidiary of GGCo, a registered broker-dealer and member of FINRA. In the Select Trac and Adviser Plus Programs, the asset-based fee and/or the ticket charges cover the costs of transactions executed through GGCo and its clearing broker, NFS. Thus, transactions for the purchase or sale of securities and other investments in the accounts are generally effected through GGCo. Therefore, by recommending one of these programs, GGPS is effectively recommending that GGCo and NFS be used as broker-dealer for the accounts. GGCo is also used as the broker to execute transactions in the Fund Trac/Variable Annuity Program.</p> <p>GGPS utilizes GGCo in its advisory programs because GGPS is an affiliate and the firm is therefore able to achieve greater operational efficiency and economies of scale. GGPS also believes that this recommendation is in the best interests of its clients as the affiliation permits discounted commission rates; a comprehensive execution and account servicing platform; experience with and familiarity with NFS's system by GGPS associates and employees; and GGPS's generally high opinion of NFS's customer service.</p> <p>Other considerations are the technological access to NFS available to GGCo and GGPS. GGPS also believes that customers are well-served by NFS's ability to custody a wide range of assets. GGPS, through GGCo, receives some research services from NFS. Such information may be used to service all of the firm's advisory accounts, without regard to whether a particular client actually holds an account with NFS.</p> <p>GGPS or GGCo may purchase through NFS, or through independent companies, computer equipment and/or real-time computer data to facilitate sending and receiving account information. NFS may periodically make available vendor discounts on computer equipment, conferences, and software, to firms clearing through NFS.</p>

**Schedule F of  
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Applicant: GARY GOLDBERG PLANNING SERVICES, INC.	SEC File Number: 801- 13595	Date: 01/01/2011
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(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 Form ADV: GARY GOLDBERG PLANNING SERVICES, INC.	IRS Empl. Ident. No.: 13-287490
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Item of Form (identify)	Answer
Item 13	<p>Clients should understand that GGPS has a conflict of interest in recommending its affiliated broker-dealer and in recommending the associated services of GGCo's clearing firm. As GGCo processes more accounts and transactions through NFS, it may be able to use these transactions to meet its minimum monthly clearing fees. This provides a benefit to GGCo, even if no additional commissions are charged. In addition, GGCo receives other fees from NFS, such as rebates on money market or margin account balances, based on accounts and balances carried with NFS. Also, as described elsewhere, to the extent GGCo executes commissionable transactions for advisory clients of GGPS, the firm has a strong incentive to earn additional revenue by encouraging GGPS to refer advisory clients to GGCo.</p> <p><b><u>Additional Compensation</u></b></p> <p><b><i>Payments or Economic Benefit to GGPS</i></b></p> <p>GGPS may enter into solicitation agreements through which it will receive compensation for referring clients to other investment advisory programs.</p> <p>Vendors or sub-advisors used by GGPS may pay for training and marketing support to assist GGPS in considering and recommending its products. These sub-advisors may also grant GGPS access to their web site and provide discounted software, sample investment calculators, and other forms used by GGPS in the routine conduct of its business.</p> <p><b><i>Solicitation Arrangements</i></b></p> <p>Where GGPS acts a solicitor, the firm will refer investors to other advisors and receive a referral fee for doing so. The firm currently has no formal arrangements to solicit on behalf of other advisors. Where it does so, however, GGPS will provide a separate disclosure statement describing the arrangement and the compensation to be paid to GGPS. The client will also receive the other advisors disclosure documents. In all cases, solicitation fees or sub-advisory fees are paid out of the advisor's stated management fee; clients do not pay an additional fee to GGPS and the fees charged are not otherwise increased.</p> <p><b><i>Payment for Client Referrals</i></b></p> <p>GGPS associates are compensated through receipt of a portion of the asset-based fee. As such, they receive more compensation when they bring in new clients to the advisor. In addition, the firm periodically offers incentive arrangements whereby associates receive a higher level of compensation based on assets brought to the firm in a specific time period.</p>

**Schedule F of  
Form ADV  
Continuation Sheet for Form ADV  
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Applicant: GARY GOLDBERG PLANNING SERVICES, INC.	SEC File Number: 801- 13595	Date: 01/01/2011
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(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 Form ADV: GARY GOLDBERG PLANNING SERVICES, INC.	IRS Empl. Ident. No.: 13-287490
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Item of Form (identify)	Answer
Other Items	<p>GGPS may from time to time pay referral fees to GGCo, or its employees, an affiliated broker/dealer, for referrals of clients, where allowable by law. These referral fees would be paid out of the advisory fees paid to GGPS so there would be no additional charge to the referred client.</p> <p><b><u>Code of Ethics</u></b></p> <p>GGPS has adopted a Code of Ethics expressing the firm's commitment to ethical conduct. GGPS's Code of Ethics describes the firm's fiduciary duties and responsibilities to clients, and sets forth GGPS' practice of supervising the personal securities transactions of supervised persons with access to client information. Individuals associated with GGPS may buy or sell securities for their personal accounts identical to or different than those recommended to clients. It is expressed policy of GGPS that no person employed by the firm shall prefer his or her own interest to that of an advisory client or make personal investment decisions based on the investment decisions of advisory clients.</p> <p>To supervise compliance with its Code of Ethics, GGPS requires that individuals associated with our firm who have access to non-public information regarding advisory recommendations or transactions to advisory client accounts provide annual securities holdings reports and quarterly transaction reports to the firm's Chief Compliance Officer. GGPS requires such access persons to also receive approval from the Chief Compliance Officer prior to investing in any IPO's or private placements (limited offerings).</p> <p>GGPS requires that all individuals act in accordance with all applicable Federal securities laws. GGPS's Code of Ethics further includes the firm's policy prohibiting the use of material non-public information. Any individual not in observance of the above may be subject to discipline. GGPS will provide a complete copy of its Code of Ethics to any client upon written request to the Chief Compliance Officer at GGPS' principal address.</p> <p><b><u>Proxy Voting</u></b></p> <p>GGPS does not generally have authority to vote proxies on behalf of clients. Clients in the programs must make arrangements to receive proxy materials from the custodian and are responsible for voting their proxies. GGPS will provide a copy of its Proxy Voting procedures to any client upon written request to the Chief Compliance Officer at GGPS's principal address.</p>

Applicant:  Gary Goldberg Planning Services, Inc.	SEC File Number:  801- 13595	Date:  7/20/07
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(for sponsors of wrap fee programs)

Name of wrap fee program described in attached brochure:  
Select Trac

1. **Applicability of Schedule.** This Schedule must be completed by applicants that are compensated under a wrap fee program for sponsoring, organizing, or administering the program, or for selecting, or providing advice to clients regarding the selection of, other investment advisers in the program ("sponsors"). A wrap fee program is any program under which a specified fee or fees not based directly upon transactions in a client's account is charged for investment advisory services (which may include portfolio management or advice concerning the selection of other investment advisers) and execution of client transactions.
2. **Use of Schedule.** This Schedule sets forth the information the sponsor must include in the wrap fee brochure it is required to deliver or offer to deliver to clients and prospective clients of its wrap fee programs under Rule 204-3 under the federal Advisers Act and similar rules of the jurisdictions. The wrap fee brochure prepared in response to this Schedule must be filed with the Commission and the jurisdictions as part of Form ADV by completing the identifying information on this Schedule and attaching the brochure. Brochures should be prepared separately, not on copies of this Schedule. Any wrap fee brochure filed with the Commission as part of an amendment to Form ADV shall contain in the upper right hand corner of the cover page the sponsor's registration number (801- ).
3. **General Contents of Brochure.** Unlike Parts I and II of this form, this Schedule is not organized in "check-the-box" format. These instructions, including the requests for information in Item 7 below, should not be repeated in the brochure. Rather, this Schedule describes minimum disclosures that must be made in the brochure to satisfy the sponsor's duty to disclose all material facts about the sponsor and its wrap fee programs. **Nothing in this Schedule relieves the sponsor from any obligation under any provision of the federal Advisers Act or rules thereunder, or other federal or state law to disclose information to its advisory clients or prospective advisory clients not specifically required by this Schedule.**
4. **Multiple Sponsors.** If two or more persons fall within the definition of "sponsor" in Item 1 above for a single wrap fee program, only one such sponsor need complete the Schedule. The sponsors may choose among themselves the sponsor that will complete the Schedule.
5. **Omission of Inapplicable Information.** Any information not specifically required by this Schedule that is included in the brochure should be applicable to clients and prospective clients of the sponsor's wrap fee programs. If the sponsor is required to complete this Schedule with respect to more than one wrap fee program, the sponsor may omit from the brochure furnished to clients and prospective clients of any wrap fee program or programs information required by this Schedule that is not applicable to clients or prospective clients of that wrap fee program or programs. If a sponsor of more than one wrap fee program prepares separate wrap fee brochures for clients of different programs, each brochure prepared must be filed with the Commission and the jurisdictions attached to a separate copy of this Schedule. Each such brochure must state that the sponsor sponsors other wrap fee programs and state how brochures for those programs may be obtained.
6. **Updating.** Sponsors are required to file an amendment to the brochure promptly after any information in the brochure becomes materially inaccurate. Amendments may be made by use of a "sticker," *i.e.*, a supplement affixed to the brochure that indicates what information is being added or updated and states the new or revised information, as long as the resulting brochure is readable. Stickers should be dated and should be incorporated into the text of the brochure when the brochure itself is revised.
7. **Contents of Brochure.** Include in the brochure prepared in response to this Schedule:
  - (a) on the cover page, the sponsor's name, address, telephone number, and the following legend in bold type or some other prominent fashion:  
**This brochure provides clients with information about [name of sponsor] and the [name of program or programs] that should be considered before becoming a client of the [name of program or programs]. This information has not been approved or verified by any governmental authority.**
  - (b) a table of contents reflecting the subject headings in the sponsor's brochure
  - (c) the amount of the wrap fee charged for each program or if fees vary according to a schedule established by the sponsor a table setting forth the fee schedule, whether such fees are negotiable, the portion of the total fee (or the range of such amounts) paid to persons providing advice to clients regarding the purchase or sale of specific securities under the program ("portfolio managers"), and the services provided under each program (including the types of portfolio management services);

Applicant: <b>Gary Goldberg Planning Services, Inc.</b>	SEC File Number: 801- <b>13595</b>	Date: <b>7/20/07</b>
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- (d) a statement that the program may cost the client more or less than purchasing such services separately and a statement of the factors that bear upon the relative cost of the program (*e.g.*, the cost of the services if provided separately and the trading activity in the client's account);
- (e) if applicable, a statement that the person recommending the program to the client receives compensation as a result of the client's participation in the program, that the amount of this compensation may be more than what the person would receive if the client participated in other programs of the sponsor or paid separately for investment advice, brokerage, and other services, and that the person may therefore have a financial incentive to recommend the wrap fee program over other programs or services;
- (f) a description of the nature of any fees that the client may pay in addition to the wrap fee and the circumstances under which these fees may be paid (including, if applicable, mutual fund expenses and mark-ups, mark-downs or spreads paid to market makers from whom securities were obtained by the wrap fee broker);
- (g) how the program's portfolio managers are selected and reviewed, the basis upon which portfolio managers are recommended or chosen for particular clients, and the circumstances under which the sponsor will replace or recommend the replacement of the portfolio manager;
- (h) (1) if applicable, a statement to the effect that portfolio manager performance information is not reviewed by the sponsor or a third party and/or that performance information is not calculated on a uniform and consistent basis,  
 (2) if performance information is reviewed to determine its accuracy, the name of the party who reviews the information and a brief description of the nature of the review,  
 (3) a reference to any standards (*i.e.*, industry standards or standards used solely by the sponsor) under which performance information may be calculated;
- (i) a description of the information about the client that is communicated by the sponsor to the client's portfolio manager, and how often or under what circumstances the sponsor provides updated information about the client to the portfolio manager;
- (j) any restrictions on the ability of clients to contact and consult with portfolio managers;
- (k) in narrative text, the information required by Items 7 and 8 of Part II of this form and as applicable to clients of the wrap fee program, the information required by Items 2, 5, 6, 9A and C, 10, 11, 13 and 14 of Part II
- (l) if any practice or relationship disclosed in response to Item 7, 8, 9A, 9C and 13 of Part II presents a conflict between the interests of the sponsor and those of the clients, explain the nature of any such conflict of interest; and
- (m) if the sponsor or its divisions or employees covered under the same investment adviser registration as the sponsor act as portfolio managers for a wrap fee program described in the brochure, a brief, general description of the investments and investment strategies utilized by those portfolio managers.

**8. Organization and Cross References.** Except for the cover page requirements in Item 7(a) above, information contained in the brochure need not follow the order of the items listed in Item 7. However, the brochure should not be organized in such a manner that important information called for by the form is obscured.

Set forth below the page(s) of the brochure on which the various disclosures required by Item 7 are provided.

	<i>Page(s)</i>		<i>Page(s)</i>		<i>Page(s)</i>
Item 7(a)	cover	Item 7(f)	4	Item 7(j)	N/A
#7(b)	2	#7(g)	N/A	#7(k)	2-4
#7(c)	3-4	#7(h)	N/A	#7(l)	2-4
#7(d)	4	#7(i)	N/A	#7(m)	2-4
#7(e)	N/A				