

OMB APPROVAL

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FORM ADV

Uniform Application for Investment Adviser Registration

Part II - Page 1

Name of Investment Adviser: Cole Financial Planning						
Address:	(Number and Street)	(City)	(State)	(Zip Code)	Area Code:	Telephone Number:
6239 Letson Farms Drive		Bessemer	AL	35022	(205)	477-5118

**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 government authority.**

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(Schedule 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.

Applicant: Cole Financial Planning

SEC File Number:

801-

Date:

02/12/2010

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 | <u>10</u> | % |
| <input checked="" type="checkbox"/> | (2) Manages investment advisory accounts not involving investment supervisory services..... | <u>50</u> | % |
| <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 clients may use to evaluate securities..... | _____ | % |
| <input checked="" type="checkbox"/> | (7) On more than an occasional basis, furnishes advice to clients on matters not involving securities... | <u>40</u> | % |
| <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 checked="" 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 checked="" 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 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)

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

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

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

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

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

Applicant: Cole Financial Planning

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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, please 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 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
- year of birth
- formal education after high school
- 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.)

- 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.)

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 sell for itself securities it also recommended 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 advisory 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 condition 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 account, 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.

For hourly/ per project clients, there are no ongoing or automatic reviews provided. While it is recommended, any future reviews or check ups are the responsibility of and must be initiated by the client. For clients who have signed an ongoing client service agreement, there will be a review conducted at least annually. At each annual review, Cole Financial Planning will review current recommendations, discuss the status of investment portfolio, recommend any needed changes, and assist with the rebalancing if needed. Recommendations, advice and primary client contact is provided by the principal of the firm.

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

Portfolio reports are often provided when Cole Financial Planning is engaged to provide asset allocation or investment advice. The firm does not provide ongoing performance reporting. Performance reports can be requested by the client upon the signing of an ongoing agreement, but it is the Client's responsibility to request such reports prior to engaging ongoing services. Clients will receive account statements directly from mutual fund companies and/or brokerage companies in which they hold investments. These statements are typically provided on a monthly or quarterly basis and as transactions occur.

12. Investment or Brokerage Discretion.

A. Does applicant or any related person have authority to determine, without obtaining specific client consent, the:

- | | | |
|--|--------------------------|-------------------------------------|
| | Yes | No |
| (1) securities to be bought or sold? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| (2) amount of securities to be bought or sold? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| (3) broker or dealer to be used? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| (4) commission rates paid? | <input type="checkbox"/> | <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 product 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 checked="" type="checkbox"/> | <input type="checkbox"/> |
| B. directly or indirectly compensates any person for client referrals? | Yes | No |
| | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

(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

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

Applicant: Cole Financial Planning	SEC File Number: 801-	Date: 02/12/2010
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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 Part I of Form ADV:	IRS Empl. Ident. No.:
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Item of Form (identify)	Answer
Page 1 of 1.A(1)(2)(7)	<p>ADVISORY SERVICES AND FEES</p> <p>All percentages are estimated.</p> <p>Cole Financial Planning provides both hourly and ongoing financial planning and investment advisory services to individuals, families, small businesses and non-profit organizations from all walks of life. These services may be general in nature or focus on particular areas of interest or need, depending upon each client's unique circumstances.</p> <p>The primary function of Cole Financial Planning is providing financial planning and investment advisory services to individuals. Advice is rendered in the areas of cash flow, debt management, risk management, college funding, retirement planning, estate planning, tax planning, asset allocation and investment selection and management. The advisor employs fundamental, or long-term financial planning and investment strategies.</p> <p>The advisor first conducts an initial interview and gathers data to assist each client in determining specific needs, goals, objectives and tolerance for risk. Advisor then prepares analysis of the current financial situation and possible future scenarios, when appropriate.</p> <p>Next, the advisor presents the analysis and a written summary of the significant observations, assumptions and recommendations over each area that the advisor was engaged to provide advice. Upon the completion of this presentation the engagement is concluded, unless the client signs an ongoing client service agreement. Hourly, per project, clients may re-engage Cole Financial Planning as needed at their initiative. Periodic financial checkups are recommended and it is the client's responsibility to initiate this review.</p> <p>The advisor may also conduct group educational workshops on financial planning topics. Cole Financial Planning may impose a fee for educational workshops. Generally, the employer, civic or nonprofit group sponsoring the workshop pay any fees charged by Cole Financial Planning. In the event there is a charge to workshop attendees, it will be published on the workshop announcement or invitation.</p>

(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: Cole Financial Planning	SEC File Number: 801-	Date: 02/12/2010
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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 Part I of Form ADV:	IRS Empl. Ident. No.:
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Item of Form (identify)	Answer
Page 2 1.C(1)(2)(3)	<p>Fees for financial planning services will be based primarily on the amount of time expended on behalf of the Client and the billing rate. The hourly rate is \$150. The minimum fee for a financial plan is \$1,500.00. The rate may be negotiable at the sole discretion of the advisor. The Advisor reserves the right to modify the fee based on the complexity of the case. Fees are billed in six minute increments. Fees are not collected for services to be provided more than six months in advance. Cole Financial Planning does not and will not have custody of clients funds or securities. Cole Financial Planning requires a deposit for initial engagements in the amount of the lesser of \$500 or one half of the lower end of the estimated range. The balance is payable immediately upon presentation of the plan or advice to clients. Services to be provided and the anticipated the range are detailed in the written service agreement.</p> <p>Ongoing client service fees are flat fees determined by a percent of assets under management. The fee is established annually and remains the same for one year. The fee is determined by a tiered schedule as follows:</p> <p>1% on the first \$500,000 0.5% on the next \$500,000 0.25% on any amount over \$1,000,000.</p> <p>While we do not impose asset minimums, there is a \$1,000 minimum retainer fee. Clients with assets under \$100,000, will incur a minimum retainer fee >1% of their assets and should carefully consider the impact of such expense.</p> <p>The fee will be calculated annually, based on the client account balance(s). The balance(s) as of the last billing date prior to the client's annual review date is used as the basis for the upcoming year's annual retainer rate. The rate may be negotiable at the sole discretion of the advisor.</p> <p>Cole Financial Planning recognizes that not everyone in need of financial advice can afford a financial plan or they may simply need professional advice regarding one issue. For those situations, Cole Financial Planning offers "real time" planning and advice. The cost for a "real time" session is \$399. Real time sessions are limited in scope and can typically only address one specific inquiry. Real time sessions are not intended to and can not replace the benefit of comprehensive financial planning. A typical real time planning session includes 30 minutes of pre-session data gathering and discussion, a one hour meeting and a 30 minute follow up and summary. No formal reports are provided. The rate may be negotiable at the sole discretion of the advisor.</p> <p>Either party may terminate an engagement upon written notice within five days of signing the service agreement, at which time no fees would be billed. Should a client terminate the engagement after this day the client is responsible and will be invoiced for any time charges incurred by the advisor.</p> <p>Fees paid to Cole Financial Planning for financial planning and advisory services are completely separate from the fees and expenses charged by mutual fund companies and their portfolio managers. A complete explanation of these fees and expenses are provided in each mutual fund prospectus. Clients are encouraged to read the prospectus before investing. Clients may also incur transaction costs or administration fees from broker-dealers, trust companies or other service providers. Clients are encouraged to obtain a complete schedule of these fees from the service provider prior to entering into any engagement. Cole Financial Planning does not receive any portion of these other fees. Cole Financial Planning is only compensated from client engagements by the client him/herself.</p>

(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: Cole Financial Planning	SEC File Number: 801-	Date: 02/12/2010
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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 Part I of Form ADV:	IRS Empl. Ident. No.:
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Item of Form (identify)	Answer
Page 3 of 5 4.A,B,C	<p>METHOD OF ANALYSIS AND INVESTMENT STRATEGIES</p> <p>If advisor is engaged to provide investment advice, the client's current financial situation, needs, goals, objectives and tolerance for risk are first evaluated. Asset allocation and investment policy decisions are then made to, in advisor's best judgment, help the client achieve their overall financial objectives while minimizing risk exposure. Asset allocation is a key component of investment portfolio design. Advisor believes that the appropriate allocation of assets across diverse investment categories (stocks versus bond, foreign versus domestic, large versus small-cap, high quality versus high yield, etc.) is the primary determinant of portfolio returns and critical in the long-term success of one's financial objectives.</p> <p>Advisor employs fundamental, long-term, buy-and-hold philosophies and approaches in their investment selection and implementation strategies. Recommendations provided are based on publicly available reports, analysis, research materials, computerized asset models, and various subscription services. In limited circumstances, advisor may provide advice to clients interested in trading securities.</p>
5.	<p>If Cole Financial Planning has employees who render investment advice to clients, the employee must have a college degree, relevant financial planning and or investment advisory experience, and be working towards completing the requirements necessary to be a Certified Financial Planner (CFP)TM practitioner in good standing with the Certified Financial Planner Board of Standards.</p>
6.	<p>EDUCATION AND BUSINESS BACKGROUND</p> <p>Name: Scott Cole Year of Birth: 1970 Education: CERTIFIED FINANCIAL PLANNER(TM), 2006 University of Alabama, Tuscaloosa, AL MS Family Financial Planning and Counseling (2004) Southwestern Baptist Theological Seminary, Fort Worth, TX MDIV (1996) Samford University, Birmingham, AL BA Interdisciplinary Studies (1992) Additional studies at New Orleans Baptist Theological Seminary</p> <p>Experience:(most recent 10 years) Cole Financial Planning, Bessemer, AL Founder and Principal, August 2004 - Present Fellowship of the Valley, Hoover, AL Associate Pastor of Congregational Formation, 09/2003 to 12/2007 Insurance and Investment Consultants, Inc., Birmingham, AL, Associate Insurance Agent 10/2003- 08/2004 West Side Baptist Church, Bessemer, AL Senior Pastor, 02/1997-09/2003</p>
7.	<p>OTHER BUSINESS ACTIVITIES</p> <p>The Adviser works at times and upon request, with a Department of Defense contractor to provide financial education and advise to members of the military and their families. This work is contracted work and the Adviser is contractually obligated to refrain from marketing Cole Financial Planning. The Adviser is paid a predetermined hourly rate plus reimbursement for expenses incurred. This rate may or may not be equal to the rates charges to clients of Cole Financial Planning.</p> <p>Adviser is often asked to speak on both financial and not financial related issues, those speaking engagement may involve compensation and reimbursement for expenses. Any referrals that may result from such work are not paid for by Cole Financial Planning and are incidental to the project or engagement.</p>

(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: Cole Financial Planning	SEC File Number: 801-	Date: 02/12/2010
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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 Part I of Form ADV:		IRS Empl. Ident. No.:
Item of Form (identify)	Answer	
Page 4 of 5 7. Cont'd.	OTHER BUSINESS ACTIVITIES, Continued Adviser may at time contract with certain Employee Assistant Programs (EAP) or like groups for financial advice or educational services. In these cases, Scott is compensated on a predetermined hourly rate as well as reimbursement for expenses incurred. Generally, these cases do not provide opportunity for referral, but any referrals that occur are incidental to the project and are not paid for by Cole Financial Planning.	
8.C(3)	AFFILIATIONS Adviser may provide referrals to other investment advisory firms as a service to clients. Adviser does not have agreements with or receive referral fees from any other firms. Scott Cole, principal of the firm, is a member in good standing with the Garrett Planning Network, the National Association of Personal Financial Advisors, and the Financial Planning Association. Clients and prospective clients may be referred to Cole Financial Planning by any of these networks. The advisor pays annual dues to each of these networks. Clients referred by these networks do not pay more for the services of the advisor than clients that learn about the advisor from another referral source.	
9.E	PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS At times, the advisor or other related parties may hold positions in securities that may also be recommended to clients. However, at no time will advisor or any related party receive preferential treatment over clients. Adviser enforces the applicable rules of the Investment Advisers Act of 1940 including the prohibition against insider trading. Adviser maintains the required personal securities transaction records for all employees, if any. The advisor adheres to the code of ethics of both the Certified Financial Planner Board of Standards and the National Association of Personal Financial Advisors. These code of ethics are available upon request.	
12.B	BROKERAGE RECOMMENDATIONS Cole Financial Planning is not associated with any broker-dealer firm. The advisor may recommend the services of discount brokers including but not limited to Charles Schwab, Vanguard, TD Ameritrade, Fidelity, Scottrade. Discount broker recommendations are based on individual client needs, total cost and ease of use for clients. Ongoing Clients who have engaged Cole Financial Planning to manage assets will custody their assets with Scottrade or Shareholders Service Group depending on the needs of the client.	

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

Applicant: Cole Financial Planning	SEC File Number: 801-	Date: 02/12/2010
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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 Part I of Form ADV:	IRS Empl. Ident. No.:
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Item of Form (identify)	Answer
Page 5 of 5 13.	<p>ADDITIONAL COMPENSATION</p> <p>All compensation paid to Cole Financial Planning is paid directly by client. Advisor may receive non-cash benefits from discount brokers recommended to clients. These benefits include an electronic client statements and discounts on investment research, educational materials and software. It is the advisor's policy to restrict non-cash (soft dollar) compensation to products and services that directly enhance the advisor's ability to render quality advice to clients.</p> <p>As a member of the Garrett Planning Network (GPN), Adviser has chosen to "opt-in" to a marketing program established between GPN and The Motley Fool (www.fool.com). The program is in place to promote GPN's advisers as fee-only financial planners that members of The Motley Fool community may be interested in working with, and although this is a marketing program only, Adviser has chosen to opt-in to generate additional prospects for its financial planning business. The fee paid is a flat monthly fee and is paid regardless of whether any leads are generated or become clients. Thus, Adviser does not believe this is a "solicitor" relationship but feels the relationship between the two is important and should be disclosed to its clients and prospective clients.</p>
Privacy Statement	<p>PRIVACY POLICY</p> <p>Cole Financial Planning provides a privacy policy to each client annually, to new clients upon engagement and to anyone upon request. The most recent privacy policy can always be found at the firm's website, www.colefinancialplanning.com under the section "Client Forms."</p>

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