



Firm Brochure

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Veritas Planning Group, LLC

2609 Dogwood Terrace

Atlanta, GA 30319

Phone: 678-608-2567

Fax: 770-825-9051

www.veritasplanninggroup.com

This brochure contains information about the qualifications and business practices of Veritas Planning Group, LLC (hereafter referred to as “VPG”). If you have questions about the contents of this brochure, please contact us at 678-608-2567 or email us at support@veritasplanninggroup.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Veritas Planning Group also is available on the SEC’s website at www.adviserinfo.sec.gov.

Veritas Planning Group is registered as an investment advisor in the states of Georgia and Texas. Registration does not imply a certain level of skill or training; it only means that we are authorized to transact business in those states.

Material Changes.

Since our last filing (7/21/2010) a few things have changed at Veritas Planning Group. In the last year, VPG became licensed as an insurance agency in the state of Georgia. Last year, individuals at VPG were licensed as independent insurance agents; now, such insurance business goes through the VPG insurance agency. Also, VPG began offering Retirement Plan services and therefore has an additional fee schedule for such services. Lastly, we stopped providing Family Office services; as such, we no longer discuss those services on our brochure. We may offer such services in the future but for now VPG will focus mainly on Financial Planning and Investment Advisory. This is a list of material changes to our business. Other changes have occurred and you should read the full brochure to fully understand the VPG business.

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Advisory Business.

Overview and Owners. VPG is a financial planning and investment advisory company. Veritas Planning Group was founded by Thaddeus (Thad) Gilliam and Scott Voigt in March 2010. Thad and Scott are the principal owners of the firm. At VPG, we break our services down into two main categories: “services for individuals” and “services for businesses.” Clients may retain VPG for one or more of the services outlined below.

For individuals. For individual clients and families we provide comprehensive financial planning, insurance solutions, and investment advisory services. Our core service for individuals is financial planning; as such, we believe that we are at the center of a broader professional network. To that end, we either provide or facilitate all services to support our clients.

- I. **Initial Financial Planning (IFP).** For most clients, our relationship will begin by going through the financial planning process and producing a financial plan. During the process, we examine the following areas:
 - a. Cash flow planning/Budget analysis (both current and lifetime projections)
 - b. Retirement planning and evaluation (lump sum calculations and savings needed)
 - c. Investment analysis and planning (allocation, risk, and strategy)
 - d. Education analysis and planning (review student debt and plan for future costs)

- e. Real estate analysis and planning (financing alternatives and planned sales)
- f. Risk management analysis (life, disability, auto, home, medical, and LTC)
- g. Tax analysis and planning (review current situation and minimize tax liability)
- h. Estate analysis and planning (basic document review and titling of assets)
- i. Business analysis and planning (discuss business issues and succession planning)

At the end of the planning process, clients should have a healthy understanding of where they stand in relation to reaching their goals and VPG will have a thorough understanding of the client's financial situation. The client's financial plan becomes the base from which VPG delivers advice to the client. Clients may utilize VPG for investment advisory and insurance solutions to help implement their plan; however, they are under no obligation to do so. Generally, clients will retain VPG for Ongoing Financial Planning services to help monitor and adjust their financial plan as time passes.

II. **Investment Advisory (IA).** A part of reaching your financial goals is investing your assets according to your risk tolerance, investment time horizon, and goals. As such, VPG offers clients Investment Advisory services. Clients may retain VPG for Investment Advisory services after completing their financial plan or on a stand-alone basis (without going through the planning process first). Investment Advisory services include portfolio analysis, asset allocation, security selection, and investment supervisory services. VPG shall have discretionary authority in all investment advisory accounts, unless noted otherwise. As such, VPG may decide which securities are bought or sold, the amount of such securities, and the timing of such transactions. VPG does not have discretion over which broker or dealer will be used to effect transactions nor over the commission rates paid. Stated another way, VPG will determine how your current portfolio is invested, recommend changes to your portfolio to align with your situation, and manage the day-to-day investment decisions for you. In order to create an appropriate portfolio, we need you to be forthcoming about your risk tolerance, investment time horizon, and goals. This information will be used to create each client's Investment Policy Statement (IPS). Each client's IPS will direct how the client's assets will be invested. The IPS shall provide guidance as to the asset allocation, objectives, and target risk of each account.

- a. **Types of Investments.** Clients' accounts will generally be composed of individual stocks, ETFs, and mutual funds. Client accounts will usually have exposure to equities, fixed income, cash, and low correlating assets. VPG's discretionary advice will be limited to these types of investments. The target allocation will be outlined in the client's IPS.
- b. **Restrictions.** VPG has the ability (through the trading platform of its recommended broker/dealer) to exclude certain securities or types of securities. If clients desire to exclude such securities, they can indicate so on their Investment Policy Statement.
- c. **Assets Under Management.** VPG, at this time, only has accounts managed on a discretionary basis. As of March 25, 2011 VPG had \$1,812,000 under management.

III. **Ongoing Financial Planning (OFP).** We believe that the key to reaching your goals is implementing your Financial Plan, monitoring your progress, and making sure we keep abreast of any changes to your situation; therefore, it is critical that we meet regularly. To accomplish this goal, we offer Ongoing Financial Planning (OFP) services. Clients who utilize VPG for OFP services can expect to receive a call to schedule a meeting at least once a year. Meetings may be held face-to-face or by telephone or teleconference. During our meetings we will review your progress, assess any material changes, and make the necessary adjustments to keep your goals on track. This process will

take a number of hours of your time but is critical to staying on course and providing us with the information we need to provide you with sound advice.

- IV. **Insurance.** VPG may recommend various insurance policies as a part of a client's financial plan. The client has the option of implementing the insurance through VPG or through another outlet. In no way is the client obligated to purchase insurance through VPG. VPG offers insurance services as a convenience to its clients and to help ensure that financial plans are fully implemented.

For Businesses. VPG offers various services to businesses. These services include retirement plan consulting, participant education & allocation advisory, benefits planning & implementation, and business valuation/succession planning.

- V. **Retirement Plans (RP).** VPG offers consulting, education, and participant allocation advisory services to plan sponsors of 401(k) and 403(b) plans. Plan consulting includes tailored advice on fund selection and fund screening. Plan consulting ensures the plan sponsor is offering appropriate investment choices and reduces the sponsor's liability for fund selection. VPG will review the plan's investment options on an annual basis. VPG educates individual participants on various investment choices, the nature of investing, and the risks associated with investing. VPG provides such education on an annual basis to plan participants. As an investment advisor, VPG will give individual allocation advice to participants. Such advice will be limited to the selection of funds within the plan based upon the participant's goals, time horizon, and risk tolerance. VPG is available throughout the year to review a participant's allocation should his/her situation change.
- VI. **Benefits Planning.** VPG offers planning and implementation for various group benefits including: long-term disability, short-term disability, medical, life, dental, and vision coverage. VPG will analyze a group's current coverage, and make recommendations to optimize such coverage. When appropriate, VPG will help implement coverage through the sale of various group insurance policies.
- VII. **Business Succession & Valuation.** Planning for the eventual departure of owners and key personnel is vital to the long-term success of any business. Business succession planning addresses both planned and unplanned departures of the owners and key persons within the business. Services include buy-sell planning & implementation, key man insurance, owner transition planning & implementation, and business valuation.
- VIII. **Investment Advisory.** VPG offers investment advisory to business entities as well. Please review section II for further information.

Fees and Compensation.

All clients will retain VPG via execution of our Service Agreement. Either party may terminate the agreement with a written notice thirty (30) days prior to the termination date. Fees will be prorated to the date of termination specified in the notice and any unearned portion of the fees paid will be refunded to the client. VPG charges separate fees for each service rendered. For convenience, VPG offers fee deduction from client accounts for certain services; however, the client always has the option of direct billing. The Client will incur brokerage and other transaction costs. Other fees will be incurred by the client as the result of fees charged by mutual funds, exchange traded funds, money market funds, closed-end funds, other investment advisors/investment companies, and certain other securities (such as ADRs and REITs) to whom client assets are allocated. Such fees will be charged in accordance with such funds' prospectuses, as applicable, and as they may be amended from time to time. These fees and expenses are paid by those funds

or investment companies, but are ultimately borne by Client as a shareholder. VPG does not receive any mutual fund or investment product commissions or distribution (12b1) fees. VPG will review such fund fees no less than annually to ensure the fees are reasonable and comparable to peers. Client should review fees charged by brokers, funds, VPG, and other applicable entities to fully understand the total cost of investment related services.

IX. **Initial Financial Planning (IFP).** Fees are negotiable and are specified on the Service Agreement prior to the commencement of work. Financial planning fees will be based on the time, nature, and scope of the work. Half the IFP fee is due prior to the commencement of work with the second half due upon completion of the financial plan. Initial financial planning fees are billed directly to the client. In some cases, VPG may reduce or waive the Initial Financial Planning (IFP) fee if the client has agreed to retain VPG for Investment Advisory services. Below is VPG’s fee schedule for Initial Financial Planning. For most clients, the IFP fee is usually between \$1500 and \$2500.

Client type	C	B	A
Financial Issues	Basic	Moderately Complex	Very Complex
VPG Time Requirements ¹	3-10 hours	10-30 hours	30-50 hours
Initial Fee ²	\$ 500-1,000	\$1,000-3,000	\$3,000-8,000
SERVICES PROVIDED			
Initial Financial Plan	•	•	•
Family Goal Planning	•	•	•
Portfolio Structure	•	•	•
Performance Analysis	•	•	•
Risk Management Analysis	•	•	•
Long Term Care Planning	•	•	•
Tax Planning	•	•	•
Retirement Planning	•	•	•
Distribution Planning	•	•	•
Education Planning	•	•	•
Major Purchase Consulting	•	•	•
Titling of Assets Coordination		•	•
Estate Planning		•	•
Annual Estate Reviews			•
Multi-Generational Planning			•
Philanthropic Planning			•
Business Succession			•
Family Strategy			•

X. **Investment Advisory (IA).** Fees are based on the investment capital placed under VPG's discretionary management. VPG generally does not manage accounts below \$20,000; however, VPG, at its sole discretion, may accept accounts below this level. IA fees are billed quarterly in advance. Generally, clients who have an account held at Foliofn will have the fee deducted from such account(s). For accounts held elsewhere, the fee will be directly billed.

Market Value of Portfolio	Annual IA Fee	Quarterly Fee
First \$1,000,000	1.00%	.25%
Next \$1,000,000	.95%	.2375%
Next \$2,000,000	.90%	.225%
Next \$2,000,000	.75%	.1875%
Amount Over \$6,000,000	.60%	.15%

- XI. **Ongoing financial planning (OFP).** Fees for Ongoing Financial Planning are based on investment capital placed under VPG's management. Generally, clients who have an account held at Foliofn will have the fee deducted from such account(s). For accounts held elsewhere, the fee will be directly billed. OFP fees are billed quarterly in advance.

Value of Portfolio	Annual OFP Fee	Quarterly OFP Fee
First \$50,000	.50%	.125%
Next \$50,000	.25%	.0625%
Next \$100,000	.15%	.0375%
Amount Over \$200,000	.10%	.025%

- XII. **Combined Investment Advisory (IA) & Ongoing Financial Planning (OFP).** Most of our clients retain our services for both IA and OFP services. As such, we provide this fee schedule as an aggregated fee schedule for both services for their convenience:

Value of Portfolio	Annual IA Fee	Annual OFP Fee	Total Fee
First \$50,000	1.00%	.50%	1.50%
Next \$50,000	1.00%	.25%	1.25%
Next \$100,000	1.00%	.15%	1.15%
Next \$800,000	1.00%	.10%	1.10%
Next \$1,000,000	.95%	.10%	1.05%
Next \$2,000,000	.90%	.10%	1.00%
Next \$2,000,000	.75%	.10%	.85%
Amount Over \$6,000,000	.60%	.10%	.70%

- XIII. **Retirement Plan (RP).** Fees for RP services apply only to 401(k)/403(b) plan sponsors who retain VPG for retirement plan services described in Section V above. Fees for RP services are billed quarterly in advance and are charged according to the following schedule:

Plan Assets	Annual Fee	Quarterly Fee
First \$50,000	1.50%	.375%
Next \$50,000	1.25%	.3125%
Next \$100,000	1.00%	.25%
Next \$300,000	0.75%	.1875%
Next \$500,000	0.50%	.125%
Above \$1,000,000	0.40%	.10%

- XIV. **Consulting.** VPG may provide general consulting and/or valuation services to clients. Fees will vary based on the time, nature, and scope of the work. Fees will be specified in advance in a separate engagement letter.
- XV. **Other Compensation.** VPG is licensed insurance agency in Georgia and individuals associated with VPG may be insurance agents of VPG. These individuals, in their separate capacities as insurance agents, will be able to sell insurance products and receive separate yet customary commissions from such product sales. The ability to sell certain insurance products creates a conflict of interest. To mitigate this conflict, we allow clients to implement insurance-based solutions through VPG or any other outlet. Stated another way, clients are under no obligation to purchase insurance products from VPG. VPG discloses this conflict of interest in the Service Agreement.

Performance-Based Fees and Side-by-Side Management.

- XVI. No fee due to VPG may be based in any manner or respect on capital appreciation of assets held by the client. Stated another way, VPG does not charge performance fees.

Types of Clients

- XVII. VPG offers its services to individuals, families, small businesses, and retirement plans (generally, defined contribution plans). VPG does not have minimum requirement for clients wishing to utilize VPG for Initial Financial Planning. For Investment Advisory services, VPG does not generally accept accounts below \$20,000; however, VPG may (at its sole discretion) accept accounts below this amount.

Methods of Analysis, Investment Strategies and Risk of Loss

- XVIII. VPG uses a limited number of investment strategies and methods of analysis. Other advisors (other than VPG) will be able to give access to other strategies that VPG does not offer. Investing in securities involves risk of loss and clients should be prepared to bear this potential loss.
- a. **Methodology and Strategy.** VPG believes that most of an investor's return is attributable to his/her asset allocation. As such, VPG uses a top down approach to investment management. By this we mean that we first decide the broad asset allocation that best fits each client's goals, time horizon, and risk tolerance. For example, VPG may determine that a client's asset allocation should be 50% in equities, 40% in fixed income, 5% in low correlating/total return assets, and 5% in cash. After such allocation decision has been made, VPG selects investments that fulfill the target asset allocation of each client. VPG believes that staying disciplined to the target allocation will be a key factor in a client's investment success. Over time, most individual clients will shift their allocation more conservative investments.
 - b. **Analysis for equity investments.** For equity investments, VPG utilizes individual stocks, mutual funds, and exchange-traded funds (ETFs). For funds and ETFs, VPG will analyze funds based on past performance, fee structure, management tenure, style analysis, and tracking error. For individual stocks, VPG believes largely in fundamental analysis. In analyzing a stock, VPG will examine past financial statements, current financial condition, firm management team, and other qualitative factors. VPG will establish its opinion for

the security's true value and buy or sell accordingly. VPG typically looks to hold investments for at least 2-3 years. Market conditions and other factors may lead VPG to hold investments for longer or shorter holding periods.

- c. **Analysis for fixed income investments.** For fixed income investments, VPG utilizes mutual funds and ETFs. To evaluate such mutual funds and ETFs, VPG analyzes the past performance, fee structure, management tenure, style analysis, and tracking error of the funds.
- d. **Analysis for low correlating/total return investments.** For low correlating and total return investments (also referred to as "alternative" investments), VPG looks to identify assets that have low correlation to the S&P 500 and/or have the ability to produce income in a variety of market conditions. VPG utilizes individual securities, mutual funds, and ETFs to comprise this asset allocation segment.
- e. **Analysis for stable value investments.** For stable value investments, VPG looks for investments that will preserve capital. Such investments are generally debt and/or money market instruments with a short time until maturity. VPG utilizes mutual funds and ETFs for such allocations.
- f. **Risk of Loss.** Investing involves a great deal of risk. There can be no guarantees that target returns will be met or that accounts will not lose value. Investors should have a clear understanding of potential downside risk and maintain discipline in all types of markets. Based on the client's risk/return objectives identified in the IPS, client should anticipate short term declines more or less consistent with the decline of the asset classes in which the account is invested. While VPG will attempt to limit any serious declines through proper asset allocating and diversification, clients must understand that certain declines in value will inevitably occur due to systemic market risk.
 - i. **Systemic Risk.** All investors are exposed to market-wide systemic risk. This risk is best explained as the risk factors that affect all firms regardless of industry or size. A global recession is an example of systemic risk that investors bear. Systemic risk factors also include inflation, currency, and political risks as well risks related to unforeseen natural disasters.
 - ii. **Unique Risk.** Firm specific risk is the portion of investment risk that is attributable to the unique risks of each company. This is evident in both fixed income and equity investments. Such risks include the ability of each company to generate income and compete in a global marketplace in future years. VPG attempts to mitigate this type of risk by proper diversification; however, events at individual companies may nonetheless affect clients' returns.
 - iii. **Management Risk.** Investors must trust various advisors to make prudent investment decisions on their behalf. Such advisors include VPG as well as advisors who manage various mutual funds and ETFs. If managers make poor asset allocation and/or security selection decisions, a client's portfolio will be adversely impacted. Clients should be prepared to bear management risk.

Disciplinary Information

XIX. VPG has no disciplinary events to report.

Other Financial Industry Activities and Affiliations

XX. VPG offers products and services that do not fall within VPG's advisory services.

VPG is licensed as an insurance agency in Georgia and individuals associated with VPG are licensed as insurance agents. See Section XV for information regarding conflicts of interest. Additionally, Scott Voigt is licensed as a Certified Public Accountant with the Georgia State Board of Accountancy. As such, Scott performs various accounting and tax services from time to time. Generally, Scott performs these services outside VPG. Clients are under no obligation to work with Scott for tax or accounting matters.

Code of Ethics, Participation or Interest in Client Transactions

XXI. **Code of Ethics.** Below is the VPG code of ethics:

- a. **STANDARD OF CONDUCT AND COMPLIANCE WITH LAWS, RULES, AND REGULATIONS.** The foundation of Veritas Planning Group's ethical standards is compliance with the letter and spirit of the law. We will respect and obey all of the laws, rules and regulations applicable to our business, including among others, securities, banking and other federal, state and local laws.

Veritas Planning Group, LLC will conduct its business honestly and ethically wherever we operate. We will constantly improve the quality of our services, products and operations and will create a reputation for honesty, fairness, respect, responsibility, integrity, trust and sound business judgment. No illegal or unethical conduct on the part of officers, directors, employees or affiliates is in the company's best interest. Veritas Planning Group, LLC will not compromise its principles for short-term advantage. The ethical performance of this company is the sum of the ethics of the men and women who work here. Thus, we are all expected to adhere to high standards of personal integrity.

This Code of Ethics sets forth the standard of business conduct that is required of all officers, directors and employees of Veritas Planning Group, LLC. All officers, directors and employees are responsible for, and have agreed as a requirement of their employment, to review this Code of Ethics for acting in compliance with these policies in daily activities. Clients and potential clients will be provided a copy of the Code of Ethics at any time upon request.

- b. **INVESTMENT ADVISOR STANDARD OF CONDUCT.** Investment advisors of Veritas Planning Group, LLC, shall serve their clients with integrity, competence, independence, and due care. As a fiduciary, we shall achieve a thorough understanding of a client's current situation, concerns, needs, and goals before providing any financial planning and/or related services. Investment advice shall be given based on the client's objectives, goals, risk tolerance, and time horizon, among other factors. Investment advisors shall also process all client requests for information and resolve any client issues in

a timely, complete, and truthful manner. Serving the client is the foremost priority, always.

- c. **PROTECTION OF MATERIAL NONPUBLIC INFORMATION.** Officers, directors, and employees of the company must never permit their personal interests to conflict, or appear to conflict, with the interests of the company, its clients or affiliates. Officers, directors and employees must be particularly careful to avoid representing Veritas Planning Group, LLC in any transaction with others with whom there is any outside business affiliation or relationship. Officers, directors, and employees shall avoid using their company contacts to advance their private business or personal interests at the expense of the company, its clients or affiliates.

Officers, directors and employees shall avoid gifts, gratuities, fees, bonuses or entertainment that is excessive in nature, in order to attract or influence business activity.

Officers, directors and employees of Veritas Planning Group, LLC will often come into contact with, or have possession of, proprietary, confidential or business-sensitive information and must take appropriate steps to assure that such information is strictly safeguarded. Proprietary, confidential and sensitive business information about this company, clients, and other entities should be treated with sensitivity and discretion and only be disseminated on a need-to-know basis. Officers, directors and employees are reminded that they must review the Privacy Statement of Veritas Planning Group, LLC on a periodic basis. Please review our Privacy Statement for a detailed report on the company's privacy commitment to you.

- d. **OTHER DUTIES OF OFFICERS, DIRECTORS, AND EMPLOYEES.** Officers, directors and employees will seek to report all information accurately and honestly, and as otherwise required by applicable reporting requirements.

Officers, directors and employees will obey all Equal Employment Opportunity laws and act with respect and responsibility towards others in all of their dealings.

Officers, directors and employees will remain personally balanced so that their personal life will not interfere with their ability to deliver quality products or services to the company and its clients.

Officers, directors and employees agree to disclose unethical, dishonest, fraudulent and illegal behavior, or the violation of company policies and procedures, directly to management.

All access persons will report their personal securities transactions and holdings to the Chief Compliance Officer periodically. The SEC defines an access person as "any supervised person who has access to nonpublic information regarding any client's purchase or sale of securities, or nonpublic information regarding the portfolio holdings of any reputable fund, or who is involved in making securities recommendations to clients, or who has access to such recommendations that are nonpublic." Under this Code, officers and directors are presumed to be access persons.

- e. **RECORDKEEPING.** Rule 204-2(a) (12) and (13) of the Advisers Act requires advisors to keep copies of all relevant material relating to the Code of Ethics. Veritas Planning Group, LLC will provide each officer, director, and employee with a copy of this Code of Ethics and any amendments, and all officers, directors, and employees are required to provide Veritas Planning Group, LLC with a written acknowledgment of their receipt of the Code of Ethics and any amendments.
- f. **CONSEQUENCES FOR FAILURE TO COMPLY AND REPORTING VIOLATIONS.** Violation of this Code of Ethics and its component parts, which includes the Privacy Statement, can result in discipline, including possible termination. The degree of discipline relates in part to whether there was a voluntary disclosure of any ethical violation and whether or not the violator cooperated in any subsequent investigation.

If you know of, or reasonably believe there is a violation of applicable laws or this Code of Ethics, you must report that information immediately to the Chief Compliance Officer. You should not conduct preliminary investigations, unless authorized to do so by the Chief Compliance Officer. Anyone who in good faith raises an issue regarding a possible violation of law, regulation or company policy or any suspected illegal or unethical behavior will be protected from retaliation.

- XXII. **Participation or Interest in Client Transactions.** VPG or persons related to VPG may buy or sell for itself securities that it also recommends for clients. VPG's Chief Compliance Officer reviews personal securities transactions for individuals affiliated with VPG to ensure such persons are not "front-running." As stated in the Code of Ethics, individuals associated with VPG are prohibited from putting their interest ahead of the client's best interest.

Brokerage Practices

- XXIII. **Investment or Brokerage Discretion.** Clients who retain VPG for investment advisory services will generally grant VPG discretionary authority in such accounts. As such, VPG may decide which securities are bought or sold, the amount of such securities, and the timing of such transactions. VPG does not have discretion over which broker or dealer will be used to effect transactions nor over the commission rates paid.
- XXIV. **Suggested Brokers.** VPG utilizes the institutional services of Foliofn Investments, Inc (a FINRA registered broker-dealer) for custodial and brokerage services. Foliofn provides a service platform to independent investment advisors. Clients who retain VPG for investment advisory services will generally have Foliofn recommended to them for brokerage and custodial services. Foliofn's fees for brokerage and custodial services as well as their contact information will be disclosed on the Foliofn account application. At this time, if clients wish to custody their assets at a custodian other than Foliofn, VPG's services may be limited to non-discretionary recommendations. These recommendations will generally be asset allocation recommendations, but VPG may at times give advice on specific securities held at other custodians.
- XXV. **Soft dollars and contact info.** As a part of Foliofn's services, VPG may receive benefits such as research, technology, and other features of their trading platform that allow for managing and overseeing VPG's accounts. Clients may pay higher commission rates than those obtainable from

other brokers. In addition clients may not receive the most favorable execution in using Foliofn. VPG has made a good faith determination that the commissions charged to clients are reasonable in relation to the value of the brokerage, research, and technology services provided. Any research obtained from Foliofn is used to service all of VPG's accounts. Foliofn will provide clients with monthly statements, trade confirmations, clearing services, and year-end tax forms. Foliofn may be contacted the following ways:

Foliofn Investments Inc.
Customer Service Department
8180 Greensboro Drive, 8th Floor
McLean, VA 22102
Email: info@foliofinstitutional.com
Phone: 1-888-973-7890
Fax: 703-880-7312
Weekdays: 7am-12am EST/EDT
Weekends: 8am-4pm EST/EDT
Excluding market holidays
CRD Number: 48015

- XXVI. **Brokerage for Client Referrals.** VPG does not receive client referrals from the use of a particular broker.
- XXVII. **Aggregation of Orders.** Through Foliofn's platform, when VPG makes a change to our model allocations, each client's account is adjusted accordingly. Foliofn has a proprietary system whereby every client receives the same execution price when VPG makes such adjustments.

Review of Accounts

- XXVIII. **Review of Accounts.** For clients who retain VPG for Ongoing Financial Planning services, such client's financial situation is reviewed by his/her financial planner at least annually or at such time as the client's financial, personal, or business status changes so as to indicate or necessitate a review, or upon request of the client. A client's plan review includes examining assets, liabilities, taxes, cash flow, estate plans, insurance, and investments. For clients who retain VPG for Investment Advisory services, such client's account(s) will be reviewed at least annually by the client's advisor as well as when any of the above mentioned events occurs. VPG reviews the models and allocations that comprise client portfolios on a weekly basis. The client's assigned advisor reviews his/her financial plan and investment accounts. VPG's investment team reviews the investment models and allocations.

Client Referrals and Other Compensation

- XXIX. **Client Referrals and Other Compensation.** VPG does not compensate any individual for referrals related to investment advisory services. Similarly, VPG does not receive any compensation for giving referrals to any third party.

Custody

XXX. **Custody.** Foliofn is the custodian for nearly every account managed by VPG. From time to time, other custodians may be used to custody client assets. Whichever custodian is selected (Foliofn or another custodian), such custodian is responsible for trade confirmations, year-end tax forms, and statements sent at least quarterly. VPG has indirect custody of client assets because VPG collects fees directly from client accounts. VPG provides custodians with the appropriate fee schedule that VPG and the client have agreed to; the custodian then deducts fees from the clients account and forwards the fees to VPG. Clients are sent an invoice of the fees before the fee deduction take place. Clients should review such invoices to ensure accuracy.

Investment Discretion

XXXI. **Discretion.** As discussed in Section II above, VPG usually has discretionary authority in the accounts of clients who retain VPG for Investment Advisory services. Clients agree to such authority by the signing of the VPG service agreement, the VPG Account Information Form (AIF). Discretionary authority may also be specified in the custodian's account paperwork as well.

- a. Clients may exclude certain securities or types of securities by indicating such preference on their Investment Policy Statement. Please see Section II for more details.
- b. VPG's discretion is limited to trade execution, check/EFT requests on behalf of the client, and the general management of the client's portfolio in accordance with his/her IPS.

Voting Client Securities

XXXII. **Proxy voting.** VPG does not vote proxies on behalf of any clients. Clients who select Foliofn as custodian will receive notifications via email for voting proxies. Clients may vote proxies online as provided by Foliofn. VPG does not advise clients how they should vote proxies.

Financial Information

XXXIII. **Financial Information.** VPG does not require the prepayment of more than \$500 in fees per client, six months or more in advance. As such, VPG is not required to file financial statements with state regulators.

Brochure Supplement for

Thaddeus J. Gilliam

Of

Veritas Planning Group, LLC

2609 Dogwood Terrace

Atlanta, GA 30319

Phone: 678-608-2567

Fax: 770-825-9051

www.veritasplanninggroup.com

March 27, 2011

This brochure supplement provides information about Thaddeus Gilliam, and supplements the Veritas Planning Group (“VPG”) brochure. You should have received a copy of that brochure. Please contact VPG at 678-608-2567 if you did not receive VPG’s brochure, or if you have any questions about the contents of this supplement.

Additional information about Thaddeus Gilliam is available on the SEC’s website at

www.AdviserInfo.sec.gov.

Educational background and business experience

Current job: Co-founder, Financial Planner, Chief Compliance Officer

Year of Birth: 1985

Formal education after high school

Institution

University of Georgia

Georgia State University

Degree

BBA Finance, Magna Cum Laude, 2007

Currently enrolled in MS Personal Financial Planning

Expected graduation: May 2011

Business background

<u>Entity</u>	<u>Position</u>	<u>From</u>	<u>To</u>
Veritas Planning Group, LLC	Co-founder, Financial Planner	04/2010	Present
FSG Wealth Management, LLC	Associate Wealth Advisor	10/2007	04/2010
Sullivan Construction	Carpenter	06/2007	09/2007
Financial Solutions Group, Inc.	Analyst	04/2006	07/2006

Associations: Financial Planning Association, Decatur Business Association

Disciplinary Information. Thad had no disciplinary information to report.

Other Business Activities. Thad is licensed as an insurance agent in the state of Georgia. As such, Thad may recommend various insurance products as part of a client's financial plan. This creates a conflict of interest. To mitigate the conflict of interest, clients are not obligated to purchase insurance from Thad. Clients are free to implement any recommendation made as part of a financial plan through VPG or elsewhere. Thad spends up to 10% of his time with insurance related work.

Additional Compensation. Thad has no other income or compensation to disclose.

Supervision. Thad Gilliam and Scott Voigt comprise the VPG Investment Team. As such, all investment decisions are made jointly. Thad also serves as the VPG Chief Compliance Officer and is responsible for supervision of other individuals at the firm. He may be contacted at 678-608-2567.

Brochure Supplement for
Scott R. Voigt, CPA, ChFEBCSM

Of
Veritas Planning Group, LLC

2609 Dogwood Terrace
Atlanta, GA 30319
Phone: 678-608-2567
Fax: 770-825-9051
www.veritasplanninggroup.com

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This brochure supplement provides information about Scott Voigt, and supplements the Veritas Planning Group (“VPG”) brochure. You should have received a copy of that brochure. Please contact VPG at 678-608-2567 if you did not receive VPG’s brochure, or if you have any questions about the contents of this supplement.

Additional information about Scott Voigt is available on the SEC’s website at
www.AdviserInfo.sec.gov.

Educational background and business experience

Current job: Co-founder, Financial Planner
Year of Birth: 1984

Formal education after high school

<u>Institution</u>	<u>Degree</u>
University of Georgia	BBA Accounting, Summa Cum Laude with honors, 2007
University of Georgia	MAcc (Master's of Accountancy), 2008

Business background

<u>Entity</u>	<u>Position</u>	<u>From</u>	<u>To</u>
Veritas Planning Group, LLC	Co-founder, Financial Planner	04/2010	Present
FSG Wealth Management, LLC	Associate Wealth Advisor	03/2009	04/2010
VRA Partners, LLC	Analyst	07/2008	03/2009
Ernst & Young, LLP	AABS Intern	06/2007	08/2007
J.M Tull School of Accounting	Graduate Assistant	08/2006	05/2008
Morgan Stanley DW Inc.	Analyst Intern	05/2005	07/2005

Associations: American Institute of Certified Public Accountants, Georgia Society of CPAs, UGA Alumni Association

Designations

CPA. Scott became a Certified Public Accountant (CPA) in 2010. ALL CPA candidates must pass the Uniform CPA Examination to qualify for a CPA certificate and license to practice public accounting. While the exam is the same regardless of where it is taken, every state/jurisdiction has its own set of education and experience requirements that individuals must meet. However, most states require at least a bachelor's degree and a concentration in accounting, and at least one year of public accounting experience under the supervision of or verification by a CPA. Once the designation is attained, the CPA is required to meet continuing education requirements.

ChFEBCSM. Scott earned the Chartered Federal Employee Benefits Consultant (ChFEBCSM) designation in 2011. To be eligible for the designation, candidates must meet certain work experience, licensing, and/or designation criteria. To earn the designation, candidates go through a thorough self study course covering benefits and planning issues that affect federal workers; candidates must then pass the ChFEBCSM exam. 10 hours of continuing education credits are required every two years to maintain the designation.

Disciplinary Information. Scott had no disciplinary information to report.

Other Business Activities. Scott is licensed as an insurance agent in the state of Georgia. As such, Scott may recommend various insurance products as part of a client's financial plan. This creates a conflict of interest. To mitigate the conflict of interest, clients are not obligated to purchase insurance from Scott. Clients are free to implement any recommendation made as part of a financial plan through VPG or elsewhere. Scott spends up to 10% of his time with insurance related work.

As a CPA, Scott performs various accounting and tax work from time to time. These activities take up less than 2% of his time. Scott typically performs these services outside of VPG.

Additional Compensation. Scott has no other income or compensation to disclose.

Supervision. Thad Gilliam and Scott Voigt comprise the VPG Investment Team. As such, all investment decisions are made jointly. Scott is supervised by Thad Gilliam. Thad serves as the VPG Chief Compliance Officer and is responsible for supervision of individuals at the firm. He may be contacted at 678-608-2567