

Uniform Application for Investment Adviser

OMB APPROVAL	
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Name of Investment Adviser: Pollock Planning Associates, Inc					
Address: (Number and Street)	(City)	(State)	(Zip Code)	Area Code:	Telephone Number:
20 Hillcrest Avenue	Cojllingswood	NJ	08108	(856)	854-3319

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.)

Definitions for Part II

Related person — Any officer, director or partner of applicant or any person directly or indirectly controlling, controlled by, or under common control with the applicant, including any non-clerical, non-ministerial employee.

Investment Supervisory Services — Giving continuous investment advice to a client (or making investments for the client) based on the individual needs of the client. Individual needs include, for example, the nature of other client assets and the client's personal and family obligations.

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	_____ 35 %
<input type="checkbox"/> (2) Manages investment advisory accounts not involving investment supervisory services	_____ %
<input checked="" type="checkbox"/> (3) Furnishes investment advice through consultations not included in either service described above	_____ 35 %
<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	_____ 30 %
<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 checked="" 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 | |

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 type="checkbox"/> (3) foreign issuers | <input checked="" type="checkbox"/> H. Unites States government securities |
| <input type="checkbox"/> B. Warrants | <input type="checkbox"/> I. Options contracts on:
<input 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 type="checkbox"/> D. Commercial paper | <input type="checkbox"/> K. Interests in partnerships investing in:
<input checked="" type="checkbox"/> (1) real estate
<input checked="" 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 type="checkbox"/> G. Investment company securities:
<input type="checkbox"/> (1) variable life insurance
<input 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 checked="" type="checkbox"/> Cyclical |
| (2) <input checked="" type="checkbox"/> Fundamental | (5) <input checked="" type="checkbox"/> Other (explain on Schedule F) |
| (3) <input type="checkbox"/> Technical | |

B. The main sources of information applicant uses include: (check

- | | |
|---|--|
| (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 type="checkbox"/> Annual reports, prospectuses, filings with the Securities and Exchange Commission |
| (3) <input checked="" type="checkbox"/> Research materials prepared by others | (7) <input type="checkbox"/> Company press releases |
| (4) <input 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 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 type="checkbox"/> Trading (securities sold within 30 days) | (7) <input checked="" type="checkbox"/> Other (explain on Schedule F) |
| (4) <input type="checkbox"/> Short sales | |

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
[X] []

(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
- 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
[] [X]

(If yes, describe on Schedule F the partnerships and what they invest in.)

Applicant POLLOCK PLANNING ASSOCIATES, INC.	SEC File Number: 801-27115	Date: Oct. 2006
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9. Participation or Interest in client Transactions. (check those that apply)

Applicant or a related person:

- A. As principal, buys securities for itself from or sells securities it owns to any client.
- B. As broker or agent effects securities transactions for compensation for any client.
- C. As broker or agent for any person other than a client effects transactions in which client securities are sold to or bought from a brokerage customer.
- D. Recommends to clients that they buy or sell securities or investment products in which the applicant or a related person has some financial interest.
- E. Buys or sells for itself securities that it also recommends to clients.

(For each box checked, describe on Schedule F when the applicant or a related person engages in these transactions and what restrictions, internal procedures, or disclosures are used for conflicts of interest in those transactions.)
(Describe, on Schedule F, your code of ethics, and state that you will provide a copy of your code of ethics to any client or prospective client upon request.)

10. Conditions for Managing Accounts. Does the applicant provide investment supervisory services, manage investment advisory accounts or hold itself out as providing financial planning or some similarly termed services *and* impose a minimum dollar value of assets or other conditions for starting or maintaining an account?

Yes	No
<input checked="" 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.

For reviews: Formal reviews are conducted annually or more often if necessary. In addition, there are periodic meetings with the client to discuss projections of annual income, tax planning, funds available for investment, as well as specific and overall personal and investment objectives. These meetings are usually held on a quarterly basis. Since most investments deal with long term objectives, portfolio revisions are made infrequently. Major changes in cyclical or business conditions would trigger review more frequently.

For reviews: The company has one reviewer, Steven Leonard Pollock, President and Financial Planner.

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

Clients receive quarterly reports of time weighted rate of return by major asset class along with a comparison of a benchmark index. The also receive quarterly performance of individual securities when applicable.

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 checked="" type="checkbox"/> | <input type="checkbox"/> |
| (2) amount of the securities to be bought or sold? | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (3) broker or dealer to be used? | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (4) commission rates paid? | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

- B. Does applicant or a related person suggest brokers to clients? Yes No

For each yes answer to A describe on Schedule F any limitations on the authority. For each yes to A(3), A(4) or B, describe on Schedule F the factors considered in selecting brokers and determining the reasonableness of their commissions. If the value of products, research and services given to the applicant or a related person is a factor, describe:

- the products, research and services
- whether clients may pay commissions higher than those obtainable from other brokers in return for those products and services
- whether research is used to service all of applicant's accounts or just those accounts paying for it; and
- any procedures the applicant used during the last fiscal year to direct client transactions to a particular broker in return for products and research services received.

13. Additional Compensation.

Does the applicant or a related person have any arrangements, oral or in writing, where it:

- A. is paid cash by or receives some economic benefit (including commissions, equipment or non-research services) from a non-client in connection with giving advice to clients. Yes No
- B. directly or indirectly compensates any person for client referrals" Yes No

(For each yes, describe the arrangements on Schedule F.

14. Balance Sheet. Applicant must provide a balance sheet for the most recent fiscal year on Schedule G if applicant:

- has custody of client funds or securities; 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 A of
Form ADV
FOR CORPORATIONS**

Applicant POLLOCK PLANNING ASSOCIATES, INC	SEC File Number: 801-27115	Date: Oct. 2006
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Answers for Form ADV Part I Item 8.)

1. This Schedule requests information on the owners and executive officers of the applicant.
2. Please complete for:
 - (a) each Chief Executive Officer, Chief Financial Officer, Chief Operations Officer, Chief Legal Officer, Chief Compliance Officer, director, and individuals with similar status or functions, and
 - (b) every person who is directly, or indirectly through intermediaries, the beneficial owner of 5% or more of any class of equity security of the applicant.
3. If a person covered by 2(b) above owns applicant indirectly through intermediaries, list all intermediaries and below them, if they are not subject to Sections 12 or 15(d) of the Securities Exchange Act of 1934 but are:
 - (a) corporations, give their shareholders who own 5% or more of a class of equity security, or
 - (b) partnerships, give their general partners or any limited and special partners who have contributed 5% or more of the partnership's capital.
4. If the intermediary's shareholders or partners listed under 3 above are not individuals, continue up the chain of ownership listing their 5% shareholders, general partners, and 5% limited or special partners until individuals are listed.
5. Ownership codes are: NA - 0 up to 5% B - 10% up to 25% D - 50% up to 75%
 A - 5% up to 10% C - 25% up to 50% E - 75% up to 100%
6. Asterisk (*) names reporting a change in title, status, stock ownership or partnership interest or control. Double asterisk (**) names new on this filing.
7. Check "Control Person" column if person has "control" as defined in the instructions to this Form.

FULL NAME			Beginning Date		Title	Owner-ship Code	Control Person	CRD No., or, if none	OFFICIAL USE ONLY
Last	First	Middle	Month	Year	Status			Social Security Number	
*Pollock	Steven	Leonard	July	06	President	E	X		

List below names reported on the most recent previous filing under this item that are being DELETED:

FULL NAME			Ending Date		CRD No., or, if none
Last	First	Middle	Month	Year	Social Security Number
Pollock	Alvin	S.	July	06	
Pollock	Mildred	W.	July	06	

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

**Schedule F of
Form ADV**

Applicant POLLOCK PLANNING ASSOCIATES, INC.	SEC File Number: 801-27115	Date: Oct, 2006
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Continuation Sheet for Form ADV Part II

This Schedule is submitted for an individual who is: (Check all boxes that apply)

- A. the applicant, named in Part I Item 1A
- B. a control person, named in Part I Item 10A
- C. an owner of at least 10% of a class of applicant's equity securities
- D. an officer or director, partner, or individual with similar status of applicant, described in Schedule A Item 2a, Schedule B Item 2, or Schedule C Item 2
- E. a member of the applicant's investment committee that determines general investment advice to be given to clients
- F. if applicant has no investment committee, an individual who determines general client advice (if more than five, complete for their supervisors only)
- G. an individual giving investment advice on behalf of the applicant in the jurisdictions checked below:

AL	AK	AZ	AR	CA	CO	CT	DE	DC	FL	GA	HI	ID
IL	IN	IA	KS	KY	LA	ME	MD	MA	MI	MN	MS	MO
MT	NE	NV	NH	NJ	NM	NY	NC	ND	OH	OK	OR	PA
RI	SC	SD	TN	TX	UT	VT	VA	WA	WV	WI	WY	Puerto Rico

Other:

(Specify)

- H. involved in any yes answer to the disciplinary question, Part I Item 11.

**Schedule F of
Form ADV**

Applicant POLLOCK PLANNING ASSOCIATES, INC.	SEC File Number: 801-27115	Date: Oct, 2006
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Continuation Sheet for Form ADV Part II

1. Applicant investment adviser: (see Part I Item 1A) POLLOCK PLANNING ASSOCIATES, INC.			IRS Empl. Ident. No.: 22-2654128			
2. Individual's full name for whom this Schedule is being completed: Steven Leonard Pollock	Social Security Number:	CRD No., if any: N/A	IRS Empl. Ident. No.: N/A			
3. (a) Residence of individual: (Number and Street) (City) (State) (Zip Code) 20 Hillcrest Avenue Collingswood NJ 08108						
(b) Birth Date: October 28, 1949	(c) City: Jersey City	(d) State or Province: New Jersey	(e) Country: USA			
4. NAMES USED. List all names other than the one given in Item 2 above that the individual has used, including maiden names. (Last) (First) (Middle) N/A						
5. EDUCATION. Start with last high school attended. If no degree received state "none."						
School: (Name, City, and State)		Years Attended	Year Graduated	For College and above Degree Major		
Cranford High School		4	1967	Diploma		
Middlesex County College, Edison, NJ		1		None-Commercial Photography		
Rochester Institute of Technology		2	1975	BS Professional Photography		
College for Financial Planning, Denver, CO		3	2001	CFP Financial Planning		
6. BUSINESS BACKGROUND. Provide complete consecutive statement of all employment for the past ten years, beginning with the most recent position first.						
Name of Firm and Address	Kind of Business	Exact Nature of Connection or Employment	Beginning Date		Ending Date	
			Month	Year	Month	Year
Pollock Planning Assocs, Inc. 20 Hillcrest Avenue, Collingswood, NJ 08108	Financial Planning	Financial Planner	Mar	01	Present	
Reese, Tomases & Ellick 604 West 10 th Street, Wilmington, DE	Advertising	Computer Graphic Artist	Dec	96	Mar	01
Photographic Illustrations, Ltd. 7 th & Ranstead Streets, Philadelphia, PA	Commercial Photography	Owner Professional	Jun	77	Dec	96
7. EXAMINATIONS/PROFESSIONAL DESIGNATIONS. List all jurisdiction, self-regulatory organization, and professional examinations and designations. Give examination or designation name (include any examination's title and number), body giving it, and date taken or conferred. If examination was waived, give details. 5 Professional exams given from 1999 through 2001 by College for Financial Planning 2-day comprehensive exam given by the Certified Financial Planner Board of Standards 11/16-17/2001 Conferment of CFP (Certified Financial Planner) designation in April 2004.						
8. PROCEEDINGS. For each 'yes' answer to Part I Item 11 involving the individual, give the following details of any court or regulatory action: <ul style="list-style-type: none"> the adviser and individuals named, the title and date of the action, N/A the court or body taking the action, and a description of the action 						

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

**Schedule F of
Form ADV**

Applicant POLLOCK PLANNING ASSOCIATES, INC.	SEC File Number: 801-27115	Date: Oct, 2006
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Continuation Sheet for Form ADV Part II

(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 Part I of Form ADV: Pollock Planning Associates		IRS Empl. Ident. No.: 22-2654128
Item of Form (identify)	Answer	
1.A;1.D	<p>The services provided to clients are highly personalized, designed to satisfy the individual client's own investment and management needs. They are primarily comprehensive financial planning services which include a review and coordination of the client's cash management, tax planning, risk management, debt management, investment management, retirement planning, special fund planning, and estate planning. They also include coordination with the client's other financial advisors (attorneys, accountants, insurance agents, trust officers, etc.). In addition, step-by-step implementation of plan recommendations and monitoring of client's financial affairs on a continuing basis is also performed. Investment advisory services and management, albeit an important part, is but one of the many elements included in the overall planning services provided. On occasion, financial advice involving less than fully comprehensive planning services will be provided when it is in the client's best interest to do so. Fees will be charged on an hourly basis to perform services for only portions of a comprehensive financial plan. These fees are currently \$150 per hour.</p> <p>The fees charged are based upon the time estimated to accomplish the comprehensive financial plan based on information provided at a preliminary interview. Based on an estimate of the time required and a fee of not less than \$150 per hour, a lump sum quotation is provided to the client.</p> <p>Most client relationships involve a retainer arrangement after the comprehensive financial plan is completed. The client is assisted with a continuous plan management program with the retainer fee based again on an estimate of time required. On-going service based on the hourly fee above may be agreed to with the client in some cases. Fees are not negotiable.</p> <p>Fee schedules call for 25 percent of the total annual fee upon signing of the agreement with the balance of the fee payable quarterly. Clients may terminate the agreement at any time without charge or penalty for services not performed. Refunds, if any, are based on the above fee schedule minus charges for services actually performed.</p> <p>For ongoing planning or management services, PPA charges a minimum fee of \$2,500 per year.</p>	

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

**Schedule F of
Form ADV**

Applicant POLLOCK PLANNING ASSOCIATES, INC.	SEC File Number: 801-27115	Date: Oct, 2006
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Continuation Sheet for Form ADV Part II

(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 Part I of Form ADV: Pollock Planning Associates		IRS Empl. Ident. No.: 22-2654128										
Item of Form (identify)	Answer											
1.A;1.D (cont.)	<p>Fees charged for investment management only are as follows:</p> <table style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="text-align: center;"><u>Account Size</u></th> <th style="text-align: center;"><u>Fee</u></th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Up to \$ 499,999</td> <td style="text-align: center;">0.75%</td> </tr> <tr> <td style="text-align: center;">\$ 500,000 to \$ 999,999</td> <td style="text-align: center;">0.50%</td> </tr> <tr> <td style="text-align: center;">\$1,000,000 to \$1,999,999</td> <td style="text-align: center;">0.40%</td> </tr> <tr> <td style="text-align: center;">Over \$2,000,000</td> <td style="text-align: center;">0.35%</td> </tr> </tbody> </table> <p>The minimum fee is \$2,500 per year. Fees are payable each quarter in advance.</p> <p>Clients may terminate the advisory agreements at any time by notification to the investment advisor. All fees paid in advance will be returned except for those representing a proportion of the time between the beginning of the quarter and the time notification of termination was received.</p>		<u>Account Size</u>	<u>Fee</u>	Up to \$ 499,999	0.75%	\$ 500,000 to \$ 999,999	0.50%	\$1,000,000 to \$1,999,999	0.40%	Over \$2,000,000	0.35%
<u>Account Size</u>	<u>Fee</u>											
Up to \$ 499,999	0.75%											
\$ 500,000 to \$ 999,999	0.50%											
\$1,000,000 to \$1,999,999	0.40%											
Over \$2,000,000	0.35%											

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

Schedule F of Form ADV

Applicant POLLOCK PLANNING ASSOCIATES, INC.	SEC File Number: 801-27115	Date: Oct, 2006
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Continuation Sheet for Form ADV Part II

(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 Part I of Form ADV: Pollock Planning Associates		IRS Empl. Ident. No.: 22-2654128
Item of Form (identify)	Answer	
3.K(3)	Investment advice is based primarily upon the use of mutual fund shares for both equity and fixed income investments. However, for special situations, the use of individual stocks and bonds will be made.	
4.A(5)	Basic analysis of supply and demand factors in specific investment areas is used to identify investment opportunities.	
4.C(7)	Dollar cost averaging for both investment purchases and sales is frequently recommended as a long term investment strategy.	
5.	Training in investment management in programs similar to that provided by the College for Financial Planning or American College (Bryn Mar) and/or 20 years of general business experience involving investment evaluation and project appraisal are minimum standards. In addition, at least 45 continuing education units each year is a requirement.	
6.	See the information for Steven Leonard Pollock set forth in Schedule D.	
7.A	See the information set forth in response to Item 1 on this Schedule F. The applicant spends approximately 30% of time in areas involving cash management, tax planning not involving investments, risk management including life, health, disability and property-casualty insurance, debt management, retirement planning, and estate planning.	
9.D;9.E	From time to time, the applicant may deal for its own account. Whenever the applicant and a client transact business in the same product and at the same point in time, if the two transactions are made at different terms, the applicant will ensure that the client receives the more favorable financial result, and will accept for its own account the less favorable financial result.	

**Schedule F of
Form ADV**

Applicant POLLOCK PLANNING ASSOCIATES, INC.	SEC File Number: 801-27115	Date: Oct, 2006
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Continuation Sheet for Form ADV Part II

(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 Part I of Form ADV: Pollock Planning Associates	IRS Empl. Ident. No.: 22-2654128
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Item of Form (identify)	Answer
9	<p>Pollock Planning Associates, Inc. subscribes to the Code of Ethics and Professional Responsibility stipulated by the Certified Financial Planner Board of Standards and contained in the <i>CFP Licensee Manual</i>, which is incorporated herein by reference. Pollock Planning Associates, Inc. will provide a copy of its code of ethics to any client or prospective client upon request</p> <p>The seven Principles are:</p> <ol style="list-style-type: none"> 1. Integrity: A CFP designee shall offer and provide professional services with integrity. 2. Objectivity: A CFP designee shall be objective in providing professional services to clients. 3. Competence: A CFP designee shall provide services to clients competently and maintain the necessary knowledge and skill to continue to do so in those areas in which the designee is engaged. 4. Fairness A CFP designee shall perform professional services in a manner that is fair and reasonable to clients, principals, partners, and employers and shall disclose conflict(s) of interest(s) in providing such services. 5. Confidentiality: A CFP designee shall not disclose any confidential client information without the specific consent of the client unless in response to proper legal process, to defend against charges of wrongdoing by the CFP designee or in connection with a civil dispute the CFP designee and client. 6. Professionalism: A CFP designee's conduct in all matters shall reflect credit upon the profession. 7. Diligence: A CFP designee shall act diligently in providing professional services.

I. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Pollock Planning Associates	IRS Empl. Ident. No.: 22-2654128
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Complete amended pages in full, circle amended items and file with execution page (page 1).

**Schedule F of
Form ADV**

Applicant	SEC File Number:	Date:
POLLOCK PLANNING ASSOCIATES, INC.	801-27115	Oct, 2006

Continuation Sheet for Form ADV Part II

Item of Form (identify)	Answer
12.B	<p>a. PPA has evaluated and continues to evaluate over time the use of brokers and mutual fund families for its clients. For those clients who wish the benefits of consolidating their assets with a single monthly report, we are currently recommending the use of Charles Schwab. Clients are advised that some mutual funds require the imposition of a transaction fee which runs approximately 0.5% when funds are either bought or sold. Many funds are available in the large market basket developed by Schwab for which no transaction fee is imposed. Schwab provides a large range of services to its accounts. For those clients who wish to purchase index funds with exceptionally low expense ratios we currently recommend either Schwab proprietary index funds or the use of exchange traded funds (ETF). Schwab can provide electronic transmission of data to PPA's portfolio management system which allows PPA to provide its clients with performance measurement of each account. PPA does not receive any products or services from any brokers that it may happen to evaluate for, or recommend to clients.</p> <p>b. PPA clients pay not only the discounted commission normally paid to Schwab but they also enjoy a significant discount based on the total level of assets from PPA clients invested at Schwab. These commissions for the level of services provided are very competitive.</p> <p>c. PPA conducts its own research using Morningstar services and several publications for mutual funds and Morningstar services and Value Line for individual stocks. All accounts of PPA benefit from this research.</p> <p>d. PPA will on a few occasions propose the use of other brokers than Schwab usually in the purchase of individual bonds, corporate or municipal.</p>

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

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