

Item 1: Cover Page

Steven W. Kaye



AEPG Wealth Strategies
American Economic Planning Group, Inc.

Brochure Supplement
March 1, 2019

25 Independence Boulevard, Suite 102
Warren, New Jersey 07059

www.aepg.com

This Brochure Supplement provides information about Steven W. Kaye that supplements the American Economic Planning Group, Inc. Brochure; you should have received a copy of that Brochure. Please contact Christopher J. Schiffer, Chief Compliance Officer, if you did *not* receive American Economic Planning Group, Inc.'s Brochure or if you have any questions about the contents of this supplement.

Additional information about Steven W. Kaye is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Education Background and Business Experience

Steven W. Kaye was born in 1957. Mr. Kaye earned a Bachelor of Science in Accounting at Rutgers University. Mr. Kaye is President and has been an investment adviser representative of American Economic Planning Group, Inc. since 1983.

Mr. Kaye has been a CERTIFIED FINANCIAL PLANNER™ since 11/28/1988. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year) or two years of Apprenticeship experience that meets additional requirements; and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Mr. Kaye has held the designation of Chartered Life Underwriter (CLU®) since 10/1988. CLU® is a financial planning designation for the insurance industry conferred by The American College. Candidates must meet education, experience, examination, and continuing ethical

requirements. Candidates must have at least three years of experience in the financial industry, or an undergraduate or graduate degree from an accredited university and two years of experience in the financial industry. Candidates are required to take eight academic courses each followed by an exam. The courses and exams cover topics in finance, investing, insurance, and estate planning.

Mr. Kaye has held the designation of Chartered Financial Consultant (ChFC[®]) since 10/1988. ChFC[®] is a financial planning designation for the insurance industry conferred by The American College. Candidates must meet education, experience, examination, and continuing ethical requirements. Candidates must have at least three years of experience in the financial industry, or an undergraduate or graduate degree from an accredited university and two years of experience in the financial industry. Candidates are required to take nine academic courses each followed by an exam. The courses and exams cover topics in finance, investing, insurance, and estate planning.

Mr. Kaye has been a Registered Health Underwriter (“RHU”) since 4/1990. RHU is a health insurance designation for the insurance industry conferred by the American College. Candidates must meet education, experience, examination and continuing ethical requirements. Candidates must have at least three years of business experience in either insurance, health care, financial services and employee benefits. The three-year period must be within the five years preceding the date of the award. An undergraduate or graduate degree from an accredited educational institution qualifies as one year of business experience. Part-time qualifying business experience is credited toward the three-year requirement on an hourly basis (2,000 hours being equivalent to one year of business experience). All RHU[®]'s are subject to the PALE Recertification Program. RHU[®]'s engaged as licensed insurance agents/brokers/consultants, licensed security representatives/registered investment advisors, financial consultants, attorneys, accountants, employee benefit specialists, are required to earn 30 hours of CE credit every two years.

Mr. Kaye has been a Certified Employee Benefit Specialist (CEBS[®]) since 6/30/1991. The CEBS[®] designation identifies individuals who have the mandatory examination requirements for each one of the following courses: Group Health Plan Design, Group Benefits Management, Health Care Financing and Economics, Retirement Plan Design, Retirement Plan Management, Asset Management, Human Resources and Compensation Management, Compensation Concepts and Principals, and Executive Compensation. In the United States the CEBS[®] designation is cosponsored by the International Foundation and the Wharton School of the University of Pennsylvania.

Mr. Kaye became a Accredited Asset Management Specialist (AAMS[®]) on 7/9/99. The AAMS[®] is awarded by the College for Financial Planning to investment professionals who complete its 12-module AAMS[®] Professional Education Program, pass an examination, commit to a code of ethics and agree to pursue continuing education. Continued use of the AAMS[®] designation is subject to ongoing renewal requirements. Every two (2) years the designee must renew their right to continue using the AAMS[®] designation by completing 16 hours of continuing education and reaffirming to abide by the Standards of Professional Conduct.

Mr. Kaye became a Certified Retirement Counselor (CRC®) on 9/16/2003. The CRC® designation is awarded to individuals who have either: 1) a bachelor's degree (or higher) or its equivalent, in any discipline, from an accredited college or university and have a minimum of two (2) years relevant retirement-related professional experience (within the last five (5) years) or 2) a high school diploma or its equivalent and have a minimum of five (5) years relevant retirement-related professional experience (within the past seven (7) years). In addition to the above prerequisite requirements, candidates must pass a comprehensive proctored examination, pass a complete background check, agree to be bound by the CRC® Code of Ethics and complete fifteen (15) hours of approved continuing education on an annual basis.

Mr. Kaye became an Accredited Investment Fiduciary (AIF®) on 12/20/2011. The AIF® Designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF® Designation, the individual must meet prerequisite criteria based on a combination of education, relevant industry experience, and/or ongoing professional development, complete a training program, successfully pass a proctored comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the AIF® Code of Ethics and Conduct Standards. In order to maintain the AIF® Designation, the individual must annually attest to the Code of Ethics and Conduct Standards, and accrue and report a minimum of six (6) hours of continuing education. The Designation is administered by the Center for Fiduciary Studies, the standards-setting body of fi360.

Item 3: Disciplinary Information

None

Item 4: Other Business Activities

The supervised person is not actively engaged in any other investment-related businesses or occupations.

Licensed Insurance Agents. Mr. Kaye owns American Benefits Planning Group, Inc. ("ABPG"), a licensed insurance agency, and in such capacity may offer for sale, insurance-related products on a commission basis, including the sale of such products to investment advisory clients. ABPG's insurance-related activities are currently limited to individual and group life and health insurance sales on a commission basis. **Conflict of Interest:** The recommendation by Mr. Kaye that a client purchase an insurance commission product from ABPG presents a *conflict of interest*, as the receipt of commissions by ABPG may provide an incentive to recommend investment products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any commission products from ABPG. Clients are reminded that they may purchase insurance products recommended by Mr. Kaye through other, non-affiliated insurance agents. **The Registrant's Chief Compliance Officer, Christopher J. Schiffer, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

Item 5: Additional Compensation

None

Item 6: Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the requirements of supervision requirements of Section 203(e)(6) of the Investment Advisor's Act ("*Act*"). The Registrant's Chief Compliance Officer, Christopher J. Schiffer, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee or investment adviser representative of the Registrant have any questions regarding the applicability/relevance of the *Act*, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Mr. Schiffer at (908) 757-5600.

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Peter A. Needham



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This Brochure Supplement provides information about Peter A. Needham that supplements the American Economic Planning Group, Inc. Brochure; you should have received a copy of that Brochure. Please contact Christopher J. Schiffer, Chief Compliance Officer, if you did *not* receive American Economic Planning Group, Inc.'s Brochure or if you have any questions about the contents of this supplement.

Additional information about Peter A. Needham is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Education Background and Business Experience

Peter A. Needham was born in 1953. Mr. Needham earned a Bachelor of Science degree in Finance from Villanova University and a Master of Business Administration degree from Fairleigh Dickinson University. Mr. Needham is an Executive Vice President and has been an investment adviser representative of American Economic Planning Group, Inc. since June 2002.

Mr. Needham has been a CERTIFIED FINANCIAL PLANNER™ since 2005. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

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- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
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- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year) or two years of Apprenticeship experience that meets additional requirements; and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Item 3: Disciplinary Information

None

Item 4: Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5: Additional Compensation

None

Item 6: Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the requirements of supervision requirements of Section 203(e)(6) of the Investment Advisor's Act ("*Act*"). The Registrant's Chief Compliance Officer, Christopher J. Schiffer, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee or investment adviser representative of the Registrant have any questions regarding the applicability/relevance of the *Act*, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Mr. Schiffer at (908) 757-5600.

Item 1: Cover Page

Gary M. Shor



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This Brochure Supplement provides information about Gary M. Shor that supplements the American Economic Planning Group, Inc. Brochure; you should have received a copy of that Brochure. Please contact Christopher J. Schiffer, Chief Compliance Officer, if you did *not* receive American Economic Planning Group, Inc.'s Brochure or if you have any questions about the contents of this supplement.

Additional information about Gary M. Shor is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Education Background and Business Experience:

Gary M. Shor was born in 1959. Mr. Shor earned a Bachelor of Business Administration degree in 1981 from the University of Delaware and his MBA from Pace University. Mr. Shor is a Vice President, Financial Life Planning and has been an investment adviser representative of American Economic Planning Group, Inc. since November 2004.

Mr. Shor has been a CERTIFIED FINANCIAL PLANNER™ since 2007. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (collectively, the "CFP®

marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

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- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year) or two years of Apprenticeship experience that meets additional requirements; and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Item 3: Disciplinary Information

None

Item 4: Other Business Activities

The supervised person is not actively engaged in any other investment-related businesses or occupations.

The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5: Additional Compensation

None

Item 6: Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the requirements of supervision requirements of Section 203(e)(6) of the Investment Advisor's Act ("*Act*"). The Registrant's Chief Compliance Officer, Christopher J. Schiffer, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee or investment adviser representative of the Registrant have any questions regarding the applicability/relevance of the *Act*, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Mr. Schiffer at (908) 757-5600.

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Gary Quinzel



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Additional information about Gary Quinzel is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Education Background and Business Experience

Gary Quinzel was born in 1977. Mr. Quinzel earned his Bachelor of Science degree in Business Administration from The College of New Jersey. Mr. Quinzel earned his Master's of Business Administration degree in Finance from Seton Hall University. Mr. Quinzel is a Senior Portfolio Manager of American Economic Planning Group, Inc. and has been employed with the firm since December 2016. From September 2003 through December 2016, Mr. Quinzel was employed with Merrill Lynch, most recently as Senior Investment Analyst in the Private Banking & Investment Group.

Mr. Quinzel has held the designation of Chartered Financial Analyst (CFA[®]) since 2012. CFA[®] designates an international professional certificate that is offered by the CFA Institute. Candidates that pursue the certification have in-depth knowledge of securities types and investment vehicles. In order to qualify for a CFA[®], candidates must meet standards for examination, education, experience, and ethics. First, candidates must possess a bachelor's degree from an accredited school, or its equivalent. Second, candidates must have completed 48 months of qualified professional work experience, generally related to evaluating or applying financial, economic, and/or statistical data as part of the investment decision-making process involving securities or similar investment. Third, candidates must pass a series of three six-hour exams that covers ethics, quantitative methods, economics, corporate finance, financial reporting and analysis, security analysis, and portfolio management. Finally, candidates must meet and continue to adhere to a strict Code of Ethics and Standards governing their professional conduct, as reviewed by the CFA Institute.

Item 3: Disciplinary Information

None

Item 4: Other Business Activities

The supervised person is not actively engaged in any other investment-related businesses or occupations. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5: Additional Compensation

None

Item 6: Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the requirements of supervision requirements of Section 203(e)(6) of the Investment Advisor's Act ("*Act*"). The Registrant's Chief Compliance Officer, Christopher J. Schiffer, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee or investment adviser representative of the Registrant have any questions regarding the applicability/relevance of the *Act*, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Mr. Schiffer at (908) 757-5600.

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Chris Holland



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This Brochure Supplement provides information about Chris Holland that supplements the American Economic Planning Group, Inc. Brochure; you should have received a copy of that Brochure. Please contact Christopher J. Schiffer, Chief Compliance Officer, if you did *not* receive American Economic Planning Group, Inc.'s Brochure or if you have any questions about the contents of this supplement.

Additional information about Chris Holland is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Education Background and Business Experience

Chris Holland was born in 1987. Mr. Holland earned his Bachelor of Science degree in Accounting from Cabrini College, in 2008, and is currently pursuing a Master of Science in Finance from Villanova University. Mr. Holland is a Senior Portfolio Manager with American Economic Planning Group, Inc. and has been employed with the firm since September 2016.

Prior to his employment at American Economic Planning Group, Inc. Mr. Holland was an Assistant Vice President, Retirement Plan Services with Greenberg & Rapp from March 2014

until September 2016. Mr. Holland's responsibilities included analyzing and recommending investments for retirement plans.

Mr. Holland has held the designation of Chartered Financial Analyst (CFA®) since 2017. CFA® designates an international professional certificate that is offered by the CFA Institute. Candidates that pursue the certification have in-depth knowledge of securities types and investment vehicles. In order to qualify for a CFA®, candidates must meet standards for examination, education, experience, and ethics. First, candidates must possess a bachelor's degree from an accredited school, or its equivalent. Second, candidates must have completed 48 months of qualified professional work experience, generally related to evaluating or applying financial, economic, and/or statistical data as part of the investment decision-making process involving securities or similar investment. Third, candidates must pass a series of three six-hour exams that covers ethics, quantitative methods, economics, corporate finance, financial reporting and analysis, security analysis, and portfolio management. Finally, candidates must meet and continue to adhere to a strict Code of Ethics and Standards governing their professional conduct, as reviewed by the CFA Institute.

Mr. Holland has held the Accredited Wealth Management Advisor (AWMA®) designation since March 28, 2018. Individuals who hold the AWMA® designation have completed a course of study encompassing wealth strategies, equity-based compensation plans, tax reduction alternatives, and asset protection alternatives. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations. All designees have agreed to adhere to Standards of Professional Conduct and are subject to a disciplinary process. Designees renew their designation every two-years by completing 16 hours of continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure requirements.

Mr. Holland became an Accredited Investment Fiduciary (AIF®) on 9/24/2018. The AIF® Designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF® Designation, the individual must meet prerequisite criteria based on a combination of education, relevant industry experience, and/or ongoing professional development, complete a training program, successfully pass a proctored comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the AIF® Code of Ethics and Conduct Standards. In order to maintain the AIF® Designation, the individual must annually attest to the Code of Ethics and Conduct Standards, and accrue and report a minimum of six (6) hours of continuing education. The Designation is administered by the Center for Fiduciary Studies, the standards-setting body of fi360.

Item 3: Disciplinary Information

None

Item 4: Other Business Activities

The supervised person is not actively engaged in any other investment-related businesses or occupations.

The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5: Additional Compensation

None

Item 6: Supervision

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Donald M. Goldberg



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Additional information about Donald M. Goldberg is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Education Background and Business Experience

Donald M. Goldberg was born in 1945. Mr. Goldberg earned his Bachelor of Arts degree in Political Science from Rutgers University and earned his law degree from New York Law School. Mr. Goldberg has been a Division Vice President of American Economic Planning Group, Inc. since May 2000.

Mr. Goldberg has held the designation of Chartered Financial Consultant (ChFC®) since 1983. ChFC® is a financial planning designation for the insurance industry conferred by The American College. Candidates must meet education, experience, examination, and continuing ethical requirements. Candidates must have at least three years of experience in the financial industry, or an undergraduate or graduate degree from an accredited university and two years of experience in the financial industry. Candidates are required to take nine academic courses each followed by an exam. The courses and exams cover topics in finance, investing, insurance, and estate planning.

Mr. Goldberg has held the designation of Chartered Life Underwriter (CLU®) since 1980. CLU® is an insurance planning designation for the insurance industry conferred by The American College. Candidates must meet education, experience, examination, and continuing ethical requirements. Candidates must have at least three years of experience in the financial industry, or an undergraduate or graduate degree from an accredited university and two years of experience in the financial industry. Candidates are required to take eight academic courses each followed by an exam. The courses and exams cover topics in finance, investing, insurance, and estate planning.

Item 3: Disciplinary Information

None

Item 4: Other Business Activities

The supervised person is not actively engaged in any other investment-related businesses or occupations.

Licensed Insurance Agents. Mr. Goldberg, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Goldberg to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Goldberg that a client purchase an insurance commission product presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend investment products based on commissions received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Mr. Goldberg. Clients are reminded that they may purchase insurance products recommended by the Registrant through other, non-affiliated insurance agents. **The Registrant's Chief Compliance Officer, Christopher J. Schiffer, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

Item 5: Additional Compensation

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Item 6: Supervision

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Ray A. Hawkins



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Additional information about Ray A. Hawkins is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Education Background and Business Experience

Ray A. Hawkins was born in 1955. Mr. Hawkins earned his Bachelor of Arts degree in Education from Kean University. Mr. Hawkins has been a Vice President, Financial Life Planning and has been an Investment Advisor Representative of American Economic Planning Group, Inc. since August 2011. From April 2009 through August 2011, Mr. Hawkins was employed as a Financial Adviser with AXA Advisors and from August 2008 through November 2008, Mr. Hawkins was a Trader with First Jersey Securities.

Mr. Hawkins has been a CERTIFIED FINANCIAL PLANNER™ since June 8, 2012. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year) or two years of Apprenticeship experience that meets additional requirements; and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Mr. Hawkins has held the Accredited Domestic Partnership Advisor (ADPA®) designation since September 18, 2012. A prerequisite to obtaining this designation is that the candidate must hold the CFP® designation. Individuals who hold the ADPA® designation have completed a course of study encompassing wealth transfers, federal taxation, retirement planning, and planning for financial and medical end-of-life needs for domestic partners. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations. All designees have agreed to adhere to Standards of Professional Conduct and comply with self-disclosure requirements. Designees renew their designation every two years by completing 16 hours of continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure requirements.

Mr. Hawkins has held the Accredited Wealth Management Advisor (AWMA®) designation since November 15, 2012. Individuals who hold the AWMA® designation have completed a course of study encompassing wealth strategies, equity-based compensation plans, tax reduction alternatives, and asset protection alternatives. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations. All designees have agreed to adhere to Standards of Professional Conduct and are subject to a disciplinary process. Designees renew their designation every two-years by completing 16 hours of continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure requirements.

Mr. Hawkins has held the Retirement Income Certified Professional (RICP®) since February 6, 2014. A prerequisite to this designation is three years of professional experience in the industry. Individuals who hold the RICP® designation have completed a course of study encompassing retirement income process, strategies and solutions, sources of retirement income and managing the retirement income plan. Individuals must pass an end of course exam. Designees renew their designation every two-years by completing 15 hours of continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure requirements.

Item 3: Disciplinary Information

None

Item 4: Other Business Activities

The supervised person is not actively engaged in any other investment-related businesses or occupations.

Licensed Insurance Agents. Mr. Hawkins, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Hawkins to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Hawkins that a client purchase an insurance commission product presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend investment products based on commissions received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Mr. Hawkins. Clients are reminded that they may purchase insurance products recommended by the Registrant through other, non-affiliated insurance agents. **The Registrant's Chief Compliance Officer, Christopher J. Schiffer, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

Item 5: Additional Compensation

None

Item 6: Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the requirements of supervision requirements of Section 203(e)(6) of the Investment Advisor's Act ("*Act*"). The Registrant's Chief Compliance Officer, Christopher J. Schiffer, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee or investment adviser representative of the Registrant have any questions regarding the applicability/relevance of the *Act*, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Mr. Schiffer at (908) 757-5600.

Item 1: Cover Page

Christopher J. Schiffer



AEPG Wealth Strategies
American Economic Planning Group, Inc.

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25 Independence Boulevard, Suite 102
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This Brochure Supplement provides information about Christopher J. Schiffer that supplements the American Economic Planning Group, Inc. Brochure; you should have received a copy of that Brochure. Please contact Christopher J. Schiffer, Chief Compliance Officer, if you did *not* receive American Economic Planning Group, Inc.'s Brochure or if you have any questions about the contents of this supplement.

Additional information about Christopher J. Schiffer is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Education Background and Business Experience

Christopher J. Schiffer was born in 1969. Mr. Schiffer earned his Bachelor of Science degree in Accounting from Fordham University. Mr. Schiffer earned his Masters of Business Administration degree in Finance and International Business from New York University's Stern School of Business. Mr. Schiffer is Executive Vice President of Strategy and Operations and Chief Compliance Officer. From August 2011 through December 2012, Mr. Schiffer was Chief Operating Officer of Geller Family Office Services LLC. From March 2006 to July 2011, Mr. Schiffer was Chief Operating Officer of Jefferies & Co. Wealth Management. From March 1997

to March 2006, Mr. Schiffer held various positions in the Wealth Management group at Donaldson Lufkin Jenrette and its successor firm Credit Suisse Securities USA.

Mr. Schiffer passed all parts of the Uniform CPA Exam and has an active CPA license in the State of New York.

Mr. Schiffer became an Accredited Investment Fiduciary (AIF®) on 4/1/2014. The AIF® Designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF® Designation, the individual must meet prerequisite criteria based on a combination of education, relevant industry experience, and/or ongoing professional development, complete a training program, successfully pass a proctored comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the AIF® Code of Ethics and Conduct Standards. In order to maintain the AIF® Designation, the individual must annually attest to the Code of Ethics and Conduct Standards, and accrue and report a minimum of six (6) hours of continuing education. The Designation is administered by the Center for Fiduciary Studies, the standards-setting body of fi360.

Mr. Schiffer has been a CERTIFIED FINANCIAL PLANNER™ since 2016. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

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- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;

- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year) or two years of Apprenticeship experience that meets additional requirements; and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Item 3: Disciplinary Information

None

Item 4: Other Business Activities

The supervised person is not actively engaged in any other investment-related businesses or occupations.

Licensed Insurance Agents. Mr. Schiffer, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Schiffer to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Schiffer that a client purchase an insurance commission product presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend investment products based on commissions received, rather than on a particular client’s need. No client is under any obligation to purchase any insurance commission products from Mr. Schiffer. Clients are reminded that they may purchase insurance products recommended by the Registrant through other, non-affiliated insurance agents. **The Registrant’s Chief Compliance Officer, Christopher J. Schiffer, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

Item 5: Additional Compensation

None

Item 6: Supervision

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Item 1: Cover Page

Peter C. Høglund



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American Economic Planning Group, Inc.

Brochure Supplement
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This Brochure Supplement provides information about Peter C. Høglund that supplements the American Economic Planning Group, Inc. Brochure; you should have received a copy of that Brochure. Please contact Christopher J. Schiffer, Chief Compliance Officer, if you did *not* receive American Economic Planning Group, Inc.'s Brochure or if you have any questions about the contents of this supplement.

Additional information about Peter C. Høglund is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Education Background and Business Experience:

Peter C. Høglund was born in 1984. Mr. Høglund earned a Bachelor of Political Science degree in 2010 from Eastern University. Mr. Høglund is a Vice President, Financial Life Planning and has been an investment adviser representative of American Economic Planning Group, Inc. since April 2010.

Mr. Høglund has been a CERTIFIED FINANCIAL PLANNER™ since 2014. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

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- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year) or two years of Apprenticeship experience that meets additional requirements; and
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Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Mr. Hoglund became an Accredited Investment Fiduciary (AIF®) on 3/28/2018. The AIF® Designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF® Designation,

the individual must meet prerequisite criteria based on a combination of education, relevant industry experience, and/or ongoing professional development, complete a training program, successfully pass a proctored comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the AIF[®] Code of Ethics and Conduct Standards. In order to maintain the AIF[®] Designation, the individual must annually attest to the Code of Ethics and Conduct Standards, and accrue and report a minimum of six (6) hours of continuing education. The Designation is administered by the Center for Fiduciary Studies, the standards-setting body of fi360.

Item 3: Disciplinary Information

None

Item 4: Other Business Activities

The supervised person is not actively engaged in any other investment-related businesses or occupations.

The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5: Additional Compensation

None

Item 6: Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the requirements of supervision requirements of Section 203(e)(6) of the Investment Advisor's Act ("*Act*"). The Registrant's Chief Compliance Officer, Christopher J. Schiffer, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee or investment adviser representative of the Registrant have any questions regarding the applicability/relevance of the *Act*, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Mr. Schiffer at (908) 757-5600.

Item 1: Cover Page

Bret Spencer Kaye



AEPG Wealth Strategies
American Economic Planning Group, Inc.

Brochure Supplement
March 1, 2019

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This Brochure Supplement provides information about Bret Kaye that supplements the American Economic Planning Group, Inc. Brochure; you should have received a copy of that Brochure. Please contact Christopher J. Schiffer, Chief Compliance Officer, if you did *not* receive American Economic Planning Group, Inc.'s Brochure or if you have any questions about the contents of this supplement.

Additional information about Bret Spencer Kaye is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Education Background and Business Experience:

Bret Spencer Kaye was born in 1987. Mr. Kaye earned a Bachelor of Science from Seton Hall University and a Masters of Business Administration with a concentration in Finance from Seton Hall University. Mr. Kaye is Financial Life Planner and has been an investment adviser representative of American Economic Planning Group, Inc. since June 2017.

Mr. Kaye has been a CERTIFIED FINANCIAL PLANNER™ since 2016. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

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CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Mr. Kaye became an Accredited Investment Fiduciary (AIF®) on 9/24/2018. The AIF® Designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF® Designation,

the individual must meet prerequisite criteria based on a combination of education, relevant industry experience, and/or ongoing professional development, complete a training program, successfully pass a proctored comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the AIF[®] Code of Ethics and Conduct Standards. In order to maintain the AIF[®] Designation, the individual must annually attest to the Code of Ethics and Conduct Standards, and accrue and report a minimum of six (6) hours of continuing education. The Designation is administered by the Center for Fiduciary Studies, the standards-setting body of fi360.

Item 3: Disciplinary Information

None

Item 4: Other Business Activities

The supervised person is not actively engaged in any other investment-related businesses or occupations.

The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5: Additional Compensation

None

Item 6: Supervision

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Item 1: Cover Page

Alexander Joseph Vaccarella



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Additional information about Alexander Joseph Vaccarella is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2: Education Background and Business Experience:

Alexander Joseph Vaccarella was born in 1989. Mr. Vaccarella earned a Bachelor of Science degree in Financial Planning from William Patterson university. Mr. Vaccarella is a Financial Life Planner and has been an investment adviser representative of American Economic Planning Group, Inc. since June 2017.

Mr. Vaccarella has been a CERTIFIED FINANCIAL PLANNER™ since 2017. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

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Item 3: Disciplinary Information

None

Item 4: Other Business Activities

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Item 5: Additional Compensation

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Item 6: Supervision

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