

FORM ADV

Uniform Application for Investment Adviser Registration

Part II - Page 1

OMB APPROVAL

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Name of Investment Adviser: Anders Financial Planning						
Address:	(Number and Street)	(City)	(State)	(Zip Code)	Area Code:	Telephone Number:
	7 Fourth Street, Suite 66	Petaluma	CA	94952	707-765-9025	

This part of FORM ADV gives information about the investment adviser and its business for the use of clients. The information has not been approved or verified by any government authority.

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(Schedule A, B, C, D, and E are included with Part I of this Form, for the use of regulatory bodies, and are not distributed to clients.)

Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

Applicant: Anders Financial Planning

SEC File Number:

801-

Date:

03/03/2010

1. A. Advisory Services and Fees. (check the applicable boxes)

For each type of service provided, state the approximate % of total advisory billings from that service. (See instruction below.)

Applicant:

- (1) Provides investment supervisory services 50 %
- (2) Manages investment advisory accounts not involving investment supervisory services..... %
- (3) Furnishes investment advice through consultations not included in either service described above... 25 %
- (4) Issues periodicals about securities by subscription %
- (5) Issues special reports about securities not included in any service described above..... %
- (6) Issues, not as part of any service described above, any charts, graphs, formulas, or other devices which clients may use to evaluate securities..... %
- (7) On more than an occasional basis, furnishes advice to clients on matters not involving securities... 25 %
- (8) Provides a timing service %
- (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)

- (1) A percentage of assets under management (4) Subscription fees
- (2) Hourly charges (5) Commissions
- (3) Fixed fees (not including subscription fees) (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)

- A. Individuals E Trusts, estates, or charitable organizations
- B. Banks or thrift institutions F. Corporations or business entities other than those listed above
- C. Investment companies G. Other (describe on Schedule F)
- D. Pension and profit sharing plans

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

3. Types of Investments. Applicant offers advice on the following: (check those that apply)

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

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

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

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

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

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5. Education and Business Standards.

Are there any general standards of education or business experience that applicant requires of those involved in determining or giving investment advice to clients? Yes No

(If yes, please describe these standards on Schedule F)

6. Education and Business Background.

For:

- each member of the investment committee or group that determines general investment advice to be given to clients, or
- if the applicant has no investment committee or group, each individual who determines general investment advice clients (if more than five, respond only for their supervisors)
- each principal executive officer of applicant or each person with similar status or performing similar functions.

On Schedule F, give the:

- name
- year of birth
- formal education after high school
- business background for the preceding five years

7. Other Business Activities. (check those that apply)

- A. Applicant is actively engaged in a business other than giving investment advice.
- B. Applicant sells products or services other than investment advice to clients.
- C. The principal business of applicant or its principal executive officers involves something other than providing investment advice.

(For each checked box describe the other activities, including the time spent on them, on Schedule F.)

8. Other Financial Industry Activities or Affiliations. (check those that apply)

- A. Applicant is registered (or has an application pending) as a securities broker-dealer.
- B. Applicant is registered (or has an application pending) as a futures commission merchant, commodity pool operator or commodity trading adviser.
- C. Applicant has arrangements that are material to its advisory business or its clients with a related person who is a:
 - (1) broker-dealer
 - (2) investment company
 - (3) other investment adviser
 - (4) financial planning firm
 - (5) commodity pool operator, commodity trading adviser or futures commission merchant
 - (6) banking or thrift institution
 - (7) accounting firm
 - (8) law firm
 - (9) insurance company or agency
 - (10) pension consultant
 - (11) real estate broker or dealer
 - (12) entity that creates or packages limited partnerships

(For each checked box in C, on Schedule F identify the related person and describe the relationship and the arrangements.)

- D. Is applicant or a related person a general partner in any partnership in which clients are solicited to invest?.. Yes No

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

9. Participation or Interest in Client Transactions.

Applicant or a related person: (check those that apply)

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

(For each box checked, describe on Schedule F when the applicant or a related person engages in these transactions and what restrictions, internal procedures, or disclosures are used for conflicts of interest in those transactions.)

Describe, on Schedule F, your code of ethics, and state that you will provide a copy of your code of ethics to any client or prospective client upon request.

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

Yes No

(If yes, describe on Schedule F)

- 11. Review of Accounts.** If applicant provides investment supervisory services, manages investment advisory account, or holds itself out as providing financial planning or some similarly termed services:

- A. Describe below the reviews and reviewers of the accounts. **For reviews**, include their frequency, different levels, and triggering factors. **For reviewers**, include the number of reviewers, their titles and functions, instructions they receive from applicant on performing reviews, and number of accounts assigned each.

Reviews and Reviewer: Tina Jo Anders, Principal of Anders Financial Planning, reviews client accounts at least semi-annually for adherence to investment policy allocations and other factors as applicable based on economic conditions and individual client situations. A trigger event would be a dramatic economic environment change or an allocation not in line with the investment policy statement or client-provided data. All clients are advised that it is their responsibility to advise the Registrant of any changes in their investment objectives, financial situation, and/or circumstances that could affect their financial situation.

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

The nature and frequency of reports to clients are determined primarily by the particular needs of each client, however all clients receive monthly or quarterly statements from the custodian reporting all transactions for that period and current portfolio holdings.

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12. Investment or Brokerage Discretion.

- A. Does applicant or any related person have authority to determine, without obtaining specific client consent, the:
- | | | |
|--|---|--|
| (1) securities to be bought or sold? | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (2) amount of securities to be bought or sold? | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (3) broker or dealer to be used? | Yes <input type="checkbox"/> | No <input checked="" type="checkbox"/> |
| (4) commission rates paid? | Yes <input type="checkbox"/> | No <input checked="" type="checkbox"/> |

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

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

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

13. Additional Compensation.

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

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

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

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

- has custody of client funds or securities (unless applicant is registered or registering only with the Securities and Exchange Commission); or
 - requires prepayment of more than \$500 in fees per client and 6 or more months in advance
- Has applicant provided a Schedule G balance sheet?..... Yes No

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

Applicant: Anders Financial Planning	SEC File Number: 801-	Date: 03/03/2010
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other Schedules)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Anders Financial Planning	IRS Empl. Ident. No.:
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Item of Form (identify)	Answer
1. D.	<p>Anders Financial Planning offers Financial Planning and Investment Advisory Services on a Fee-Only basis. Anders Financial Planning is not affiliated with any other firm providing financial services and does not receive commissions or other fees associated with client investments. The client is under no obligation to act upon the recommendations provided. If the client elects to act on any of their recommendations, the client is under no obligation to effect the transactions through Anders Financial Planning. Investment Advisory Services are defined as giving advice to a client or making investments for a client based on the individual needs of the client. Anders Financial Planning provides this service to individuals, trusts, estates, and charitable organizations. After determining the client's current financial situation, financial goals, and attitude toward risk, Anders Financial Planning may design a portfolio based on the client's individual situation. Account supervision is guided by the stated objectives of the client. Fees are agreed upon before services begin and are pre-paid or paid as services are provided. No fees will be payable more than six months in advance. Fees are not refundable. Occasionally a newsletter will be provided to clients that will contain general financial information on general financial topics.</p> <p>For California Residents: Subsection (j) of Rule 260.238, California Code of Regulations, requires that all investment advisors disclose to their advisory clients that LOWER FEES FOR COMPARABLE SERVICES MAY BE AVAILABLE FROM OTHER SOURCES.</p> <p>Pursuant to California Rule 260.235.2, a conflict of interest will exist between the interests of the applicant or associated person and the interest of the client. This statement is required of any investment advisor that provides financial planning services to California residents.</p> <p>As discussed below in this disclosure statement, Tina Jo Anders, Principal of Anders Financial Planning, (the "Registrant") may provide its clients with financial planning, investment and non-investment related consulting, and discretionary and non-discretionary investment advisory services. The terms and conditions of the engagement shall be set forth in a <i>Client Agreement Letter</i> between the Registrant and the Client.</p> <p>Services and Fees: Financial Planning Service(s): The Registrant provides Fee-only financial planning and/or consulting services as designated by the client. Areas that may be addressed are: Investments, Retirement, Income Tax, Education, Cash Flow, Estate Planning, Stock Options, Risk Management, Business Planning, Charitable Giving, Home Purchase, Refinance and other Goals. General financial planning includes data gathering and goal setting, identification of strengths and areas of concern, and finally developing the plan considerations, which shall be discussed with the client. The fee for financial planning is determined by the complexities of the client's financial situation. Planning fees commonly range from \$1,500 to \$3,500. Clients will be provided with an estimate before commencing work. Fees are paid 50% at election of service, 50% upon completion of planning meetings, and meeting fees paid ongoing, at \$225/hour. Client may implement, at client's sole discretion, with the corresponding professional advisors of client's choosing. The client can terminate the process in writing after each step and compensate the Registrant for the time incurred. In the event client's financial situation or objectives change, it shall be the client's responsibility to notify the Registrant for the purpose of reviewing the Registrant's previous services and/or recommendations, and/or to provide other consulting services.</p>

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

**Schedule F of
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Applicant: Anders Financial Planning	SEC File Number: 801-	Date: 03/03/2010
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other Schedules)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Anders Financial Planning	IRS Empl. Ident. No.:
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Item of Form (identify)	Answer
	<p>The meetings and communications between Anders Financial Planning and the client are determined by the client's request.</p> <p>Other Services:</p> <p>Portfolio Management - After general financial planning has been done for a client, we offer portfolio management. This service includes meetings with the client, portfolio implementation, and access to Anders Financial Planning during the year for financial needs as clients bring them to our attention. Note: If a client declines financial planning and chooses only portfolio management, the client will pay for any future financial planning outside of investment management via a different fee structure. The fee for portfolio management is 1.00% on the first \$1 million of managed assets, .80% of the next \$2 million, .60% of the next \$4 million, and .40% of assets exceeding \$7 million. The minimum fee for this service is \$825 per quarter. The set-up fee for this service is \$600. Set-up fee may be higher if non-mutual fund/non-exchange traded fund/non-stock market equities are involved. For example, if insurance annuities are involved, the set-up fee could exceed \$600. Fees are billed in advance at the beginning of the quarter for the asset balance on the last day of the previous quarter with the exception of the first payment, which will include a set-up fee and a pro rata fee to the date of the beginning of the next quarter and will be billed once account is funded.</p> <p>Note: All fees are non-refundable. If a client terminates, Registrant's fee shall be paid by the client, including the fee due for services rendered by the Registrant but not previously paid or invoiced to the client. The Registrant cannot guarantee the results of any of its recommendations. The client acknowledges that past performance may not be indicative of future results, and understands that the future performance of any specific investment or investment strategy (including the investments and/or investment strategies recommended by the Registrant) may not be profitable or equal historical performance level(s). In the event that the client's account is a retirement plan sponsored by client's employer or a variable investment product, the client acknowledges that Registrant's investment selection shall be limited to the investment alternatives provided by the retirement plan or the variable investment product. In the event that the account sponsor or custodian will not permit Registrant direct access to the account, and the client provides the Registrant with the client's password (and log-in information - if the client has not established a log-in identification, the Registrant is authorized to do so on the client's behalf) to effect account transactions, the client acknowledges and understands that: (1) the Registrant will not receive any communications from the account sponsor or custodian, and it shall remain the client's exclusive obligation to notify the Registrant of any changes in investment alternatives, restrictions, etc. pertaining to the account; and, (2) the Registrant shall not be responsible for any costs, damages, penalties, or otherwise, resulting from the client's failure to so notify the Registrant.</p>

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

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

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

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Anders Financial Planning	IRS Empl. Ident. No.:
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Item of Form (identify)	Answer
	<p>The Registrant intends to primarily recommend that its clients allocate investment management assets among various mutual funds and/or exchange-traded funds, on a discretionary or non-discretionary basis, in accordance with their designated investment objectives. Unless the client directs otherwise, Registrant shall generally recommend that Charles Schwab & Co, Inc. (" Schwab") or Shareholders Service Group (SSG) serve as the broker-dealer/custodian for client investment accounts. These custodians charge brokerage commissions and/or transaction fees for effecting certain securities transactions (i.e. transaction fees are charged for certain funds, commissions are charged for individual equity/debt securities transactions). In addition to Registrant's investment management fee, brokerage commissions and/or transaction fees, the client will also incur, relative to all investment purchases, charges imposed at the investment level (e.g. management fees and other expenses). The Registrant may also provide discretionary and non-discretionary consulting services to qualified clients relative to private investment funds, the terms and conditions of which investments, including risk factors and liquidity constraints, will generally be set forth in each fund's offering documents, a copy of which will be provided to each client for review/completion/submission to the fund sponsor for its review and acceptance. Factors which the Registrant considers in recommending the above custodians (or any other broker-dealer/custodian) to clients include their financial strength, reputation, execution, pricing, research, and service.</p> <p>The above named custodians charge commission rates and/or transaction fees which may be higher or lower than those charged by other broker-dealers.</p> <p>The Registrant will not receive any portion of the brokerage commissions and/or transactions fees charged to <i>fee-only</i> clients. The brokerage commissions and/or transaction fees charged by the custodian are exclusive of, and in addition to, Registrant's investment management fee. Although the commissions paid by Registrant's clients shall comply with the Registrant's duty to obtain best execution, a client may pay a commission that is higher than another qualified broker-dealer might charge to effect the same transaction where the Registrant determines, in good faith, that the commission is reasonable in relation to the quality of the brokerage services received. In seeking best execution, the determinative factor is not the lowest possible cost, but whether the transaction represents the best qualitative execution, taking into consideration the full range of a broker-dealer services, including the value of research provided, execution capability, commission rates, and responsiveness. Accordingly, although Registrant will seek competitive rates, it may not necessarily obtain the lowest possible commission rates for client account transactions.</p> <p>MISCELLANEOUS: The client agrees to provide information and/or documentation to Registrant as pertains to client's objectives, needs and goals, and to keep Registrant informed of any changes regarding same. The client acknowledges that Registrant cannot adequately perform its services for the client unless the client diligently performs client's responsibilities. Registrant shall not be required to verify any information obtained from the client, client's attorney, accountant or other professionals, and is expressly authorized to rely thereon.</p>

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

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Continuation Sheet for Form ADV Part II**

Applicant: Anders Financial Planning	SEC File Number: 801-	Date: 03/03/2010
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other Schedules)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Anders Financial Planning	IRS Empl. Ident. No.:
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Item of Form (identify)	Answer
	<p>The client is free at all times to accept or reject any recommendation from Registrant, and the client acknowledges that s/he has the sole authority with regard to the implementation, acceptance, or rejection of any recommendation or advice from Registrant. The client maintains sole responsibility to notify the Registrant if there is a change in his/her/their financial situation, investment objectives, and/or circumstances that could affect financial situation, for the purpose of reviewing/evaluating/revising Registrant's previous recommendations and/or services. The client is free to obtain legal, accounting, and brokerage services from any professional source to implement the recommendations of Registrant. Client will retain absolute discretion over all implementation decisions. The client authorizes Registrant to respond to inquiries from, and communicate and share information with, client's attorney, accountant and other professionals to the extent necessary in furtherance of Registrant's services.</p> <p>Neither the Registrant nor the client may assign the <i>Client Agreement Letter</i> without the prior written consent of the other party. Transactions that do not result in a change of actual control or management by the Registrant shall not be considered an assignment. A copy of Registrant's written disclosure statement as set forth on Part II of Form ADV (or an equivalent brochure) shall be provided to each client prior to or contemporaneously with the execution of the <i>Client Agreement Letter</i>. Any client who has not received a copy of Registrant's written disclosure statement at least forty-eight (48) hours prior to executing the <i>Client Agreement Letter</i> shall have five (5) business days subsequent to executing the agreement to terminate the Registrant's services without penalty. The Form ADV is available on Registrant's website: www.andersfinancialplanning.com</p>
Item 5	All individuals that give advice on behalf of the Registrant must have earned a college degree and/or have substantive investment-related experience. In addition, all such individuals shall have attained all required investment-related licenses and/or designations.
Item 6	Tina Jo Anders , born 1958 Educational and Business Background: Bachelor of Science from California State University, Hayward, CA Personal Financial Planning Graduate Certificate, with Distinction, from University of California, Berkeley Teaching Credentials from University of California, Berkeley, and Sonoma State University, CA Prior to Anders Financial Planning, Ms. Anders worked for Abacus Wealth Partners, LLC, and KB Advisory Group. She also taught Pre- and Algebra for ten years.
Item 7.A.	Registrant may provide its clients with financial planning, review, and/or consulting services (including investment and non-investment related matters), all on a Fee-only basis.

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

**Schedule F of
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other Schedules)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Anders Financial Planning		IRS Empl. Ident. No.:
Item of Form (identify)	Answer	
Item 9.E.	<p>From time to time, Registrant may cause clients to buy a security in which Registrant or an associated person has an ownership position, or Registrant or an associated person may purchase a security of the same class as securities held in a client's account. It is Registrant's policy not to permit associated persons (or certain of their relatives) to trade in a manner that takes advantage of price movements caused by clients' transactions. From time to time, trading by Registrant and its associated persons (and certain of their relatives) in particular securities may be restricted in recognition of impending investment decisions on behalf of clients. Transaction orders for Registrant and its associated persons will be the last orders filled.</p> <p>Registrant and its associated persons may purchase or sell specific securities for their own account based on personal investment considerations without regard to whether the purchase or sale of such security is appropriate for clients.</p>	
Item 12. A. 1&2	<p>With discretionary clients, Registrant requests that it be provided with written authority to determine which securities and the amounts of securities that are bought and sold. Any limitations on this discretionary authority shall be included in this written authority statement. Clients may change/amend these limitations as required. Such amendments shall be submitted in writing.</p>	
Item 12.B.	<p>Registrant receives no products, services, or research from any broker-dealer as compensation for recommending the broker-dealer. Client is free to use any broker they choose for implementing recommendations made by Anders Financial Planning. Upon Client request, Registrant will recommend a broker based on services, convenience, and costs.</p>	

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