

New Means, LLC, DBA New Means Financial Planning

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Form ADV Part 2

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This brochure provides information about the qualifications and business practices of New Means, LLC, DBA New Means Financial Planning. If you have any questions about the contents of this brochure, please contact us at: (603) 465 3485, or by email at: info@newmeans.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority.

Additional information about New Means Financial Planning is available on the SEC's website at www.adviserinfo.sec.gov.

Material Changes

Annual Update

The Material Changes section of this brochure will be updated annually when material changes occur since the previous release of the Firm Brochure.

Material Changes since the Last Update

The U.S. Securities and Exchange Commission issued a final rule in July 2010 requiring advisers to provide a Firm Brochure in narrative “plain English” format. The new final rule specifies mandatory sections and organization.

Full Brochure Available

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at: (603) 465 3485 or by email at: info@newmeans.com.

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Advisory Business

Firm Description

New Means, LLC, DBA New Means Financial Planning, (“New Means Financial Planning” or “the firm”) was founded in 2003 and has been registered with the Bureau of Securities Regulation in the State of New Hampshire as a Registered Investment Adviser firm since that time. In addition, the firm is registered as an investment advisor in Massachusetts.

We provide fee-only, hourly, as-needed financial planning and investment advisory services to individuals and families from all walks of life. These services may be general in nature or focused on particular areas of interest or need, depending upon each client’s unique circumstances.

An estimated 33% of our activities involve providing financial advice, which may include advice on income and expense planning, tax planning, insurance planning, retirement planning and education planning, and an estimated 67% of our activities involve providing investment advice, which may include advice on asset allocation and investment selection.

Regarding the financial planning process, we first conduct an initial interview and gather data to assist the client in determining specific needs, goals, objectives and tolerance for risk. We then prepare analyses of the current financial situation and possible future scenarios, when appropriate. Next, we present the analysis and a written summary of the significant observations, assumptions and recommendations over each area that the advisor was engaged to provide advice. Upon the completion of this presentation, the engagement is concluded. Clients may re-engage New Means Financial Planning, as needed. Periodic financial check-ups are recommended and it is the client’s responsibility to initiate this review.

Principal Owners

Sherrill St. Germain is 100% owner and sole principal of the firm.

Fees and Compensation

Description

New Means Financial Planning charges fees on a fee-only, hourly basis. Fees for financial planning and investment advice services are \$200 - 225 per hour, billed in six minute increments. We may also charge fixed fees that are based on our hourly rate multiplied by the approximate number of hours that are anticipated to provide the requested service.

We require a deposit for engagements in the amount of the lesser of \$500 or half of the total estimated fee. The balance of fees due is payable immediately upon presentation of the advice to the client. Fees will not be collected for services to be performed more than six months in advance and in excess of \$500. For each initial engagement, proposed services and an estimated fee range are detailed in the written service agreement. Either party may terminate an engagement upon written notice within five days of signing the service agreement, at which time no fees are due. If the client terminates the engagement after this date, the client is responsible for any fees already incurred.

In connection with using our services, the client may also incur separate fees and expenses that are charged by mutual funds and/or exchange traded funds (ETFs). We recommend that the client review the investment prospectus for a complete explanation of these fees and expenses. In addition, the client may also incur separate transaction costs or administration fees from brokerage firms. We recommend that the client obtain a complete schedule of fees from their brokerage firm. We do not receive any portion of these other fees, nor do we receive commissions or third-party payments of any kind. The only compensation we receive is in the form of hourly fees paid directly by the client.

Performance-Based Fees and Side-By-Side Management

New Means Financial Planning does not charge fees based on a share of capital appreciation of the funds of an advisory contract, also known as performance-based fees. We do not provide ongoing investment management services, so issues related to side-by-side management are not applicable.

Types of Clients

Description

New Means Financial Planning provides its services primarily to individual investors, trusts, estates, and businesses of various scale. We do not require minimums as to income, assets, net worth, or length of engagement, revenues generated or other conditions for engaging our services.

Methods of Analysis, Investment Strategies and Risk of Loss

If New Means Financial Planning is engaged to provide investment advice, the client's current financial situation, needs, goals, objectives and tolerance for risk are first evaluated. Asset allocation and investment policy decisions are then made to, in New Means Financial Planning's best judgment, help the client achieve their overall financial objectives while minimizing risk exposure. Asset allocation is a key component of investment portfolio design. New Means Financial Planning believes that the appropriate allocation of assets across diverse investment categories (stock vs. bond, foreign vs. domestic, large cap vs. small cap, high quality vs. high yield, etc.) is the primary determinant of portfolio returns and critical in the long-term success of one's financial objectives.

New Means Financial Planning employs fundamental, long-term, buy-and-hold philosophies and approaches in investment selection and implementation strategies. Recommendations provided are based on publicly available reports, analysis, research materials, computerized asset allocation models, and various subscription services

The main sources of information include financial newspapers and magazines, inspections of corporate activities, research materials prepared by others, corporate rating services, timing services, annual reports, prospectuses, filings with the Securities and Exchange Commission, and company press releases.

Other sources of information that New Means Financial Planning may use include Morningstar Principia mutual fund information, Morningstar Principia stock information, and the World Wide Web.

While we believe our investment strategy is designed to potentially produce the highest possible return for a given level of risk, it cannot guarantee that an investment objective or goal will be achieved. Some investment decisions made by us may result in loss, which may include the original principal amount invested. The client must be able to bear the various risks involved in investing, which may include market risk, liquidity risk, interest rate risk, currency risk or political risk, among others. Investment vehicles such as index mutual funds and exchange-traded funds also have the potential to be affected by tracking error risk, which is defined as a deviation from the stated benchmark index.

Disciplinary Information

Legal and Disciplinary

Neither the firm nor any of its personnel have been involved in legal or disciplinary events related to past or present investment clients.

Other Financial Industry Activities and Affiliations

Neither New Means Financial Planning nor any of its personnel are affiliated with or maintain a material relationship with another financial industry entity. Our policies require that we conduct business activities in a manner that avoids actual or potential conflicts of interest between the firm, personnel and the client, or that may otherwise be contrary to law. We will provide disclosure to the client, prior to and throughout the term of an engagement, of any conflicts of interest which will or may reasonably compromise our impartiality or independence.

New Means Financial Planning is a member of the Garrett Planning Network (Garrett), an organization that assists financial planners in fee-only financial planning practices. Garrett is not a registered financial industry participant, nor do its activities require it to be. New Means Financial Planning pays an annual membership fee to Garrett for extensive services that include training, compliance and operational support to enhance our ability to provide quality service and advice to our clients.

New Means Financial Planning is also a member of National Association of Personal Financial Advisors (NAPFA) and the Certified Financial Planner (CFP®) Board of Standards, Inc. Generally, participation in these entities requires membership fees to be paid, adherence to ethical guidelines, and meeting experiential and educational requirements.

Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

New Means Financial Planning has adopted a Code of Ethics and Fiduciary Oath as outlined by the National Association of Personal Financial Advisors (NAPFA). This code sets forth the basic policies of ethical conduct for all associated persons of the firm. Key points are: putting the clients' interests first, objectivity, confidentiality, competence, fairness and suitability, integrity and honesty, regulatory compliance, full disclosure, and professionalism. CFP® designees are also required to adhere to a Code of Ethics as outlined by CFP® Board of Standards. The firm will provide a copy of our code of ethics to any client or prospective client upon request.

Participation or Interest in Client Transactions

New Means Financial Planning and its related persons may buy or sell securities that are also held by clients. However, neither New Means Financial Planning nor any of its personnel is authorized to recommend or effect a transaction for a client involving any security in which the firm or a related party has a material financial interest, such as in the capacity as an underwriter, advisor to the issuer, etc.

Firm personnel may not trade their own securities ahead of client trades, and must comply with the provisions of the *New Means Financial Planning*

Compliance Manual. Since most trades by New Means Financial Planning and its related persons are small mutual fund trades or exchange-traded fund trades, the trades do not affect the securities markets.

Brokerage Practices

New Means Financial Planning is not affiliated with any product sales firms. If we are engaged to provide investment advice, we will offer to use the service provider with whom the client's assets are currently maintained. If the client prefers to use a new service provider, we will recommend one based on the proven integrity and financial responsibility of the firm, as well as needs, overall cost, and ease of use for the client.

New Means Financial Planning does not receive soft dollar benefits from the custodians whom we recommend to clients. The only compensation we receive is in the form of hourly fees paid directly by the client.

We do not require or engage in directed brokerage involving our accounts. We recognize our obligation in seeking best execution for our clients; however, it is our belief that the determinative factor is not always the lowest possible cost, but whether the selected service provider's transactions represent the best qualitative execution while also taking into consideration the full range of services provided. Therefore, we will seek services involving competitive rates, but that may not correlate to the lowest possible rate for every transaction. We periodically review our policies regarding recommending service providers, in light of our duty to seek best execution.

Review of Accounts

New Means Financial Planning does not provide continuous monitoring of its financial planning and investment advice services. Periodic reviews are recommended and it is the client's responsibility to initiate these reviews. We remind the client to notify us of any changes to their personal financial situation.

Client Referrals and Other Compensation

New Means Financial Planning does not receive, nor does it pay, any fees for client referrals. Nor does the firm accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them.

Custody

New Means Financial Planning does not take custody of client cash, bank accounts or securities. The client's cash, bank accounts and securities will be maintained by unaffiliated, qualified custodians, such as banks, brokerage firms, mutual fund companies and transfer agents. The client will receive account statements directly from their service provider. These statements are typically provided on a monthly or quarterly basis or as account transactions occur.

We will not ask for, nor accept, any of the client's account access information, such as username and/or password, even for the accommodation of the client or the client's legal agent.

Investment Discretion

New Means Financial Planning does not provide discretionary investment management services, so issues related to investment discretion are not applicable.

Voting Client Securities

New Means Financial Planning does not vote proxies on securities. Clients maintain exclusive responsibility for directing the manner in which proxies are voted, as well as all other elections relative to mergers, acquisitions, tender offers or other events pertaining to the client's investments. The client will receive their proxies and other solicitations directly from the custodian or transfer agent for their investments.

Financial Information

New Means Financial Planning does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients.

A balance sheet is not required to be provided because New Means Financial Planning does not serve as a custodian for client funds or securities, and does not require prepayment of fees of more than \$600 per client, and six months or more in advance.

Brochure Supplement (Part 2B of Form ADV)

Education and Business Standards

New Means Financial Planning requires that advisors in its employ have a bachelor's degree and further coursework demonstrating knowledge of financial planning and tax planning. Examples of acceptable coursework include: an MBA, a CFP®, a CFA, a ChFC, JD, CTFA, EA or CPA. Additionally, advisors must have work experience that demonstrates their aptitude for financial planning and investment management.

Professional Certifications

Employees have earned certifications and credentials that are required to be explained in further detail.

Certified Financial Planner (CFP): Certified Financial Planners are licensed by the CFP Board to use the CFP mark. CFP certification requirements:

- Bachelor's degree from an accredited college or university.
- Completion of the financial planning education requirements set by the CFP Board (www.cfp.net).
- Successful completion of the 10-hour CFP® Certification Exam.
- Three-year qualifying full-time work experience.
- Successfully pass the Candidate Fitness Standards and background check.

Sherrill St. Germain, MBA, CFP®, Principal

Educational Background:

- Date of birth: 7/8/1964
- Tufts University, Medford, MA, BS in Electrical Engineering, 1986
- Clark University, Worcester, MA, MBA, 1997
- College for Financial Planning, Denver, CO, Certified Financial Planner™ (CFP®), 2006

Business Experience:

- New Means, LLC, Hollis, NH, Owner/Principal, 1/2002 – present
- KANA Software, Inc., Manchester, NH, Senior Product Manager, 9/1997 – 6/2001
- Viewlogic Systems, Inc., Marlborough, MA, Manager/Project Manager, 8/1990- 8/1996

Disciplinary Information: None

Other Business Activities: Ms. St. Germain concentrates the majority of her time and effort on providing financial planning and advice, which includes investment advice. From time to time, she may also provide management consulting services, such as market research, marketing communications, and business development, to small businesses.

Additional Compensation: Neither the firm nor any of its personnel accept or receive additional economic benefit (i.e. sales awards or other prizes) for providing advisory services to clients.

Supervision: Ms. St. Germain serves in multiple capacities for New Means Financial Planning, including Managing Member, Firm Principal, Financial Planner and Investment Adviser Representative (IAR). We recognize that the lack of segregation of duties may potentially create conflicts of interest. However, we employ policies and procedures to ensure timely and accurate recordkeeping and supervision, including outsourcing certain functions to qualified entities to assist in these efforts when necessary.

Questions about New Means Financial Planning, its personnel, its services or this document may be posed to Sherrill St. Germain at (603) 465 3485 or info@newmeans.com.

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None