

**FORM ADV**

**Uniform Application for Investment Adviser Registration**

**Part II - Page 1**

Name of Investment Adviser: <b>New Means, LLC, DBA New Means Financial Planning</b>				
Address: (Number and Street) <b>201 Wheeler Rd</b>	(City) <b>Hollis</b>	(State) <b>NH</b>	(Zip Code) <b>03049</b>	Area Code: Telephone Number: <b>( 603) 465 3485</b>

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

**Table of Contents**

<b><u>Item Number</u></b>	<b><u>Item</u></b>	<b><u>Page</u></b>
1	Advisory Services and Fees . . . . .	2
2	Types of Clients . . . . .	2
3	Types of Investments . . . . .	3
4	Methods of Analysis, Sources of Information and Investment Strategies . . . . .	3
5	Education and Business Standards . . . . .	4
6	Education and Business Background . . . . .	4
7	Other Business Activities . . . . .	4
8	Other Financial Industry Activities or Affiliations . . . . .	4
9	Participation or Interest in Client Transactions . . . . .	5
10	Conditions for Managing Accounts . . . . .	5
11	Review of Accounts . . . . .	5
12	Investment or Brokerage Discretion . . . . .	6
13	Additional Compensation . . . . .	6
14	Balance Sheet . . . . .	6
	Continuation Sheet . . . . .	Schedule F
	Balance Sheet, if required. . . . .	Schedule G

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

**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: <b>New Means, LLC, DBA New Means Financial Planning</b>	SEC File Number: <b>801-N/A</b>	Date: <b>3/22/2010</b>
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1. **A. Advisory Services and Fees.** (check the applicable boxes) For each type of service provided, state the approximate % of total advisory billings from that service. (See instruction below.)
- Applicant:**
- |                                     |   |             |
|-------------------------------------|---|-------------|
| <input type="checkbox"/>            | (1) Provides investment supervisory services . . . . .  | _____ %     |
| <input type="checkbox"/>            | (2) Manages investment advisory accounts not involving investment supervisory services . . . . .  | _____ %     |
| <input checked="" type="checkbox"/> | (3) Furnishes investment advice through consultations not included in either service described above . . . . .  | <u>60</u> % |
| <input type="checkbox"/>            | (4) Issues periodicals about securities by subscription . . . . .   | _____ %     |
| <input type="checkbox"/>            | (5) Issues special reports about securities not included in any service described above . . . . .   | _____ %     |
| <input type="checkbox"/>            | (6) Issues, not as part of any service described above, any charts, graphs, formulas, or other devices which clients may use to evaluate securities . . . . . | _____ %     |
| <input checked="" type="checkbox"/> | (7) On more than an occasional basis, furnishes advice to clients on matters not involving securities . . . . .   | <u>40</u> % |
| <input type="checkbox"/>            | (8) Provides a timing service . . . . .   | _____ %     |
| <input type="checkbox"/>            | (9) Furnishes advice about securities in any manner not described above . . . . .   | _____ %     |

(Percentages should be based on applicant's last fiscal year. If applicant has not completed its first fiscal year, provide estimates of advisory billings for that year and state that the percentages are estimates.)

- B. Does applicant call any of the services it checked above financial planning or some similar term? . . . . .
- |  |   |                             |
|--|---|-----------------------------|
|  | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
|--|---|-----------------------------|

C. Applicant offers investment advisory services for: (check all that apply)

- |                                     |  |                          |                       |
|-------------------------------------|--|--------------------------|-----------------------|
| <input type="checkbox"/>            | (1) A percentage of assets under management      | <input type="checkbox"/> | (4) Subscription fees |
| <input checked="" type="checkbox"/> | (2) Hourly charges                               | <input type="checkbox"/> | (5) Commissions       |
| <input type="checkbox"/>            | (3) Fixed fees (not including subscription fees) | <input type="checkbox"/> | (6) Other             |

D. For each checked box in A above, describe on Schedule F:

- the services provided, including the name of any publication or report issued by the adviser on a subscription basis or for a fee
- applicant's basic fee schedule, how fees are charged and whether its fees are negotiable
- when compensation is payable, and if compensation is payable before service is provided, how a client may get a refund or may terminate an investment advisory contract before its expiration date

2. **Types of clients** - Applicant generally provides investment advice to: (check those that apply)

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

Applicant: <b>New Means, LLC, DBA New Means Financial Planning</b>	SEC File Number: 801- <b>N/A</b>	Date: <b>3/22/2010</b>
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**3. Types of Investments.** Applicant offers advice on the following: (check those that apply)

- |   |  |
|---|--|
| <p><input checked="" type="checkbox"/> A. Equity securities</p> <p><input checked="" type="checkbox"/> (1) exchange-listed securities</p> <p><input checked="" type="checkbox"/> (2) securities traded over-the-counter</p> <p><input checked="" type="checkbox"/> (3) foreign issues</p> <p><input type="checkbox"/> B. Warrants</p> <p><input checked="" type="checkbox"/> C. Corporate debt securities (other than commercial paper)</p> <p><input checked="" type="checkbox"/> D. Commercial paper</p> <p><input checked="" type="checkbox"/> E. Certificates of deposit</p> <p><input checked="" type="checkbox"/> F. Municipal securities</p> <p>G. Investment company securities:</p> <p><input checked="" type="checkbox"/> (1) variable life insurance</p> <p><input checked="" type="checkbox"/> (2) variable annuities</p> <p><input checked="" type="checkbox"/> (3) mutual fund shares</p> | <p><input checked="" type="checkbox"/> H. United States government securities</p> <p>I. Options contracts on:</p> <p><input type="checkbox"/> (1) securities</p> <p><input type="checkbox"/> (2) commodities</p> <p>J. Futures contracts on:</p> <p><input type="checkbox"/> (1) tangibles</p> <p><input type="checkbox"/> (2) intangibles</p> <p>K. Interests in partnerships investing in:</p> <p><input checked="" type="checkbox"/> (1) real estate</p> <p><input checked="" type="checkbox"/> (2) oil and gas interests</p> <p><input type="checkbox"/> (3) other (explain on Schedule F)</p> <p><input checked="" type="checkbox"/> L. Other (explain on Schedule F)</p> |
|---|--|

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

Applicant: <b>New Means, LLC, DBA New Means Financial Planning</b>	SEC File Number: <b>801-N/A</b>	Date: <b>3/22/2010</b>
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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, describe these standards on Schedule F.)

**6. Education and Business Background.**

For:

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

On Schedule F, give the:

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

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

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

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

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

- A. Applicant is registered (or has an application pending) as a securities broker-dealer.
- B. Applicant is registered (or has an application pending) as a futures commission merchant, commodity pool operator or commodity trading adviser.
- C. Applicant has arrangements that are material to its advisory business or its clients with a related person who is a:
 

<input type="checkbox"/> (1) broker-dealer	<input type="checkbox"/> (7) accounting firm
<input type="checkbox"/> (2) investment company	<input type="checkbox"/> (8) law firm
<input type="checkbox"/> (3) other investment adviser	<input type="checkbox"/> (9) insurance company or agency
<input type="checkbox"/> (4) financial planning firm	<input type="checkbox"/> (10) pension consultant
<input type="checkbox"/> (5) commodity pool operator, commodity trading adviser or futures commission merchant	<input type="checkbox"/> (11) real estate broker or dealer
<input type="checkbox"/> (6) banking or thrift institution	<input type="checkbox"/> (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.)

Applicant: <b>New Means, LLC, DBA New Means Financial Planning</b>	SEC File Number: 801- <b>N/A</b>	Date: <b>3/22/2010</b>
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**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 sells for itself securities that it also recommends to clients.

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

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

Yes  No

(If yes, describe on Schedule F.)

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

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

**New Means Financial Planning provides financial planning services which may include advice on cash flow, debt management, risk management, college funding, retirement planning, estate planning, tax planning, asset allocation, and specific investment selection. These services are provided on an hourly or flat fee per project basis. Flat fees are based on the anticipated number of hours involved in the project. The engagement terminates upon the delivery of the plan or advice to client. No ongoing or automatic reviews are provided by New Means Financial Planning. Periodic financial check-ups and portfolio reviews are recommended, and it is the client's responsibility to initiate these reviews. Recommendations, advice, and primary client contact is provided by Sherrill J. St. Germain, MBA, CFP®, President of the firm.**

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

**Portfolio "Snapshot" reports are provided when New Means Financial Planning is engaged to provide asset allocation or investment advice. The firm does not provide ongoing performance reporting. Clients will receive account statements directly from mutual fund companies and/or brokerage companies in which they hold investments. These statements are typically provided on a monthly or quarterly basis and as transactions occur.**

Applicant: <b>New Means, LLC, DBA New Means Financial Planning</b>	SEC File Number: <b>801-N/A</b>	Date: <b>3/22/2010</b>
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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                      | No                                  |
|  | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| (2) amount of the securities to be bought or sold? ..... | Yes                      | No                                  |
|  | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| (3) broker or dealer to be used? .....                   | Yes                      | No                                  |
|  | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| (4) commission rates paid? .....                         | Yes                      | No                                  |
|  | <input type="checkbox"/> | <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 products and research services received.

**13. Additional Compensation.**

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

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

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

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

- has custody of client funds or securities; or
  - requires prepayment of more than \$500 in fees per client and 6 or more months in advance
- Has applicant provided a Schedule G balance sheet? ..... Yes  No

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

Applicant: New Means, LLC	SEC File Number: 801- N/A	Date: 3/22/2010
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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: New Means, LLC	IRS Empl. Ident. No.: 030-56-4941
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Item of Form (identify)	Answer
Page 1 of 4	The following provides details regarding questions in the accompanying Form ADV Part II, pages 1-6.
1.A(3)(7)(9)	<p><b><u>Advisory Services and Fees</u></b></p> <p>New Means, LLC, DBA New Means Financial Planning (“New Means Financial Planning”) provides 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.</p> <p>The primary function of New Means Financial Planning to provide financial planning services to individuals. Advice is rendered in the areas of cash flow and debt management, risk management, college funding, retirement planning, estate planning, tax planning, asset allocation and investment selection. The Advisor employs fundamental, long-term financial planning and investment strategies.</p> <p>The Advisor first conducts an initial interview and gathers data to assist Client in determining specific needs, goals, objectives and tolerance for risk. Advisor then prepares analyses of the current financial situation and possible future scenarios, when appropriate. Next, the Advisor presents 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.</p> <p>Advisors employed by New Means Financial Planning may also provide group educational workshops or materials on financial planning topics such as, “Maximizing Your Employee Benefits”, “Retirement Savings Strategies”, “Millionaires in the Making”, “Asset Allocation and Portfolio Risk”, “Dissecting Mutual Funds using Morningstar” and “Couples and Money”. New Means Financial Planning may impose a fee for educational workshops and materials. Generally, the employer, civic or non-profit group sponsoring the workshop pay any fees charged by New Means Financial Planning. In the event there is a charge to workshop attendees, the fee will be published on the workshop announcement or invitation.</p>
1.C(2)	<p>The Advisor charges fees on an hourly, fee-only basis. No performance related or asset management fees are charged. Fees for financial planning and investment advisory services range from \$144 - \$225 per hour, depending on the nature and complexity of the engagement. Hourly fees are billed in six (6) minute increments. Projects spanning more than three months will be billed quarterly. Fees are not collected for services to be provided more than 6 months in advance. New Means Financial Planning does not and will not have custody of Client funds or securities.</p> <p>New Means Financial Planning requires a deposit for initial engagements in the amount of the lesser of \$500 or ½ of the lower end of the estimated fee range. The balance of fees due are payable immediately upon presentation of the plan or advice to Client. Services to be provided and the anticipated fee range are detailed in the written Service Agreement.</p>

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

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

Applicant: New Means, LLC	SEC File Number: 801- N/A	Date: 3/22/2010
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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: New Means, LLC	IRS Empl. Ident. No.: 030-56-4941
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Item of Form (identify)	Answer
Page 2 of 4	<p>Either party may terminate an engagement upon written notice within 5 days of signing the Service Agreement, at which time no fees would be due. Should Client terminate the engagement after this date, Client is responsible and will be invoiced for any time charges incurred by Advisor in the preparation of their Plan.</p> <p>Fees paid to New Means Financial Planning for financial planning and advisory services are completely separate from the fees and expenses charged by mutual fund companies and their portfolio managers. A complete explanation of these fees and expenses are provided in each mutual fund prospectus. Clients are encouraged to read the prospectus before investing. Client may also incur transaction costs or administration fees from broker/dealers, trust companies or other service providers. Clients are encouraged to obtain a complete schedule of these fees from the service provider prior to entering into any engagement. New Means Financial Planning does not receive any portion of these other fees. The only monetary compensation received by New Means Financial Planning is the hourly fees paid directly by Client.</p>
3.L	<p><b><u>Types of Investments</u></b></p> <p>The Advisor may also offer advice on 529 plans and REITS.</p>
4.A, B & C	<p><b><u>Method of Analysis and Investment Strategies</u></b></p> <p>If Advisor is engaged to provide investment advice, 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 Advisor's best judgment, help Client achieve their overall financial objectives while minimizing risk exposure. Asset allocation is a key component of investment portfolio design. Advisor 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.</p> <p>Advisor employs fundamental, long-term, buy-and-hold philosophies and approaches in their investment selection and implementation strategies. Recommendations provided are based on publicly available reports, analysis, research materials, computerized asset allocation models, and various subscription services. In limited circumstances, Advisor may provide advice to Clients interested in trading securities.</p>
5.	<p>New Means Financial Planning employees who render financial planning advice to Clients must have a college degree and relevant financial planning and/or investment advisory experience. They must possess, or be enrolled in a curriculum designed to achieve, designation as a Certified Financial Planner (CFP)™ practitioner in good standing with the Certified Financial Planners Board of Standards. The disciplinary history, if any, of investment advisors and their representatives may be obtained by calling the Massachusetts Securities Division at (617) 727-3548 or New Hampshire Bureau of Securities by calling (603) 271-1463.</p>

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

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

Applicant: New Means, LLC	SEC File Number: 801- N/A	Date: 3/22/2010
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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: New Means, LLC	IRS Empl. Ident. No.: 030-56-4941
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Item of Form (identify)	Answer
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Page 3 of 4  
6.

**Education and Business Background**

**Name:** Sherrill J. St. Germain

**Year of Birth:** 1964

**Education:**

Tufts University, Medford, MA, BS in Electrical Engineering, 1986  
 Clark University, Worcester, MA, MBA, 1997  
 College for Financial Planning, Denver, CO, CFP Professional Education Program, 2002  
 Passed Certified Financial Planner (CFP)<sup>TM</sup> exam, July 2002  
 Completed CFP<sup>®</sup> requirements, February 2006

**Experience:** New Means, LLC, Hollis, NH  
 (most recent 10 years) Owner/Principal, Consultant  
 1/02 – present

KANA Software, Inc., Manchester, NH  
 Senior Product Manager, Client Principal  
 9/97 – 6/01

Viewlogic Systems, Inc., Marlborough, MA  
 Manager, Project Manager  
 8/90- 8/96

7.

**Other Business Activities**

Advisor concentrates the majority of her time and effort on providing financial planning and advice, which includes investment advice.

8.C(3)

Sherrill St. Germain also provides management consulting services, such as market research, marketing communications, and business development, to small businesses.

**Affiliations**

New Means Financial Planning may provide referrals to other Investment Advisory firms as a service to Clients. New Means Financial Planning does not have agreements with or receive referral fees from any other Advisors. Sherrill St. Germain is a member of Garrett Planning Network (GPN), a nationwide network of professional, fee-only financial advisors. GPN members are dedicated to providing competent, unbiased financial advice to people from all walks of life. This group of independent financial planners supports each other through the sharing of technical, operational and marketing information, nationally recognized founder, Sheryl Garrett, CFP<sup>®</sup>, provides training and operational procedures.

Clients and prospective clients may be referred to New Means Financial Planning by Garrett Planning Network's website, www.garrettplanningnetwork.com. Adviser may pay operational fees to GPN but nothing is paid to GPN for client referrals. Clients referred by GPN do not pay more for the services of Adviser than clients who learn about Adviser from another referral source.

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

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

Applicant: New Means, LLC	SEC File Number: 801- N/A	Date: 3/22/2010
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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: New Means, LLC	IRS Empl. Ident. No.: 030-56-4941
Item of Form (identify)	Answer
Page 4 of 4 9.E	<p><b><u>Participation or Interest in Client Transactions</u></b></p> <p>At times employees and other related parties to Advisor may hold positions in securities that may also be recommended to Clients. However, at no time will Advisor or any related party receive preferential treatment over Clients.</p>
12. B	<p>Advisor enforces the applicable rules of the Investment Advisors Act of 1940, including the prohibition against insider trading. Advisor maintains the required personal securities transaction records for all employees.</p>
13. A	<p><b><u>Brokerage Recommendations</u></b></p> <p>New Means Financial Planning is not associated with any broker/dealer firm. The Advisor may recommend the services of discount brokers such as Charles Schwab, Vanguard, TD Waterhouse or Fidelity. Discount broker recommendations are based on individual Client needs, total costs and ease of use for Clients.</p>
Privacy Statement	<p><b><u>Additional Compensation</u></b></p> <p>All monetary compensation paid to New Means Financial Planning is paid directly by Client.</p> <p>Advisor may receive non-cash benefits from discount brokers recommended to Clients. These benefits include electronic client statements and discounts on investment research, educational materials and software. It is the Advisor's policy to restrict non-cash (soft dollar) compensation to products and services that directly enhance their ability to render quality advice to Clients.</p> <p>All non-public, personal Information exchanged between Client and Advisor shall be treated as confidential and shall not be disclosed to third parties, except as expressly requested by Client, or as required by law.</p>

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