

Item 1 Cover Page

A.

Roger T. Ciacco

Pivotal Planning Group, LLC

ADV Part 2B, Brochure Supplement

Dated: April 6, 2016

Contact: John Marchisotta, Chief Compliance Officer
125 Jericho Turnpike
Suite 200
Jericho, New York 11753

B.

This Brochure Supplement provides information about Roger T. Ciacco that supplements the Pivotal Planning Group, LLC Brochure; you should have received a copy of that Brochure. Please contact John Marchisotta, Chief Compliance Officer, if you did *not* receive Pivotal Planning Group, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Roger T. Ciacco is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Roger T. Ciacco was born in 1947. Mr. Ciacco graduated from Westchester Community College in 1969, with an Associates degree in Applied Science and from Pace College in 1971 with a Bachelor of Business Administration degree in Accounting. Mr. Ciacco has been a Managing Member of Pivotal Planning Group, LLC since July 2000. Mr. Ciacco has also been a Managing Partner of Satty, Levine, and Ciacco, CPAs, P.C. (SL&C) from January 1988 to December 2012. He began his career with SL&C in June of 1969 and is a non-equity partner of SL&C as of January 2013.

Mr. Ciacco has been a CERTIFIED FINANCIAL PLANNER™ since January 2003. 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 73,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must currently 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 6 hours, 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); 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. Ciacco has held the designation of Certified Public Accountant (“CPA”) since February of 1976. CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous *Code of Professional Conduct* which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA’s *Code of Professional Conduct* within their state accountancy laws or have created their own.

Mr. Ciacco has held the designation of Personal Financial Specialist (“PFS”) since July 31, 2005. The PFS credential demonstrates that an individual has met the minimum education, experience and testing required of a CPA in addition to a minimum level of expertise in personal financial planning. To attain the PFS credential, a candidate must hold an unrevoked CPA license, fulfill 3,000 hours of personal financial planning business experience, complete 80 hours of personal financial planning CPE credits, pass a comprehensive financial planning exam and be an active member of the AICPA. A PFS credential holder is required to adhere to AICPA’s *Code of Professional Conduct*, and is encouraged to follow AICPA’s *Statement on Responsibilities in Financial Planning Practice*. To maintain their PFS credential, the recipient must complete 60 hours of financial planning CPE credits every three years. The PFS credential is administered through the AICPA.

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. **Licensed Insurance Agent.** Mr. Ciacco, in his individual capacity, is a licensed insurance agent of Pivotal Insurance Agency, LLC, which is a licensed insurance agency (“PIA”). The recommendation by Mr. Ciacco that clients engage PIA for insurance services would present a material conflict of interest. However, to eliminate this potential

conflict of interest, Pivotal Planning Group, LLC has implemented a strict zero-tolerance policy prohibiting its representatives from recommending any insurance products on a commission basis to any of its clients. Therefore, Pivotal Planning Group, LLC's clients cannot engage Mr. Ciacco, even in a separate and individual capacity, to execute insurance commission transactions through PIA.

Certified Public Accountant. Mr. Ciacco is a Certified Public Accountant and non-equity Partner of Satty, Levine, and Ciacco, CPAs, P.C., a certified public accounting firm, ("SL&C"). To the extent that Mr. Ciacco provides accounting and/or tax preparation services to any clients, including clients of Pivotal Planning Group, LLC, all such services shall be performed by SL&C, in its individual professional capacity, independent of Pivotal Planning Group, LLC, for which services Pivotal Planning Group, LLC shall not receive any portion of the fees charged by SL&C, referral or otherwise. It is expected that the shareholders of SL&C, solely incidental to their respective practices as Certified Public Accountants, shall recommend Pivotal Planning Group, LLC's services to certain of its clients. SL&C is not involved in providing investment advice on behalf of Pivotal Planning Group, LLC, nor does SL&C hold itself out as providing advisory services on behalf of the Registrant. **No client of Pivotal Planning Group, LLC is under any obligation to use the services of SL&C. The Registrant's Chief Compliance Officer, John Marchisotta, 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 supervision requirements of Section 203(e)(6) of the Investment Adviser's Act ("*Act*"). The Registrant's Chief Compliance Officer, John Marchisotta, 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, independent contractor, investment adviser representative, or solicitor 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. Marchisotta at (516) 333-6565.

Item 1 Cover Page

A.

Larry Marchisotta

Pivotal Planning Group, LLC

ADV Part 2B, Brochure Supplement

Dated: April 6, 2016

Contact: John Marchisotta, Chief Compliance Officer

125 Jericho Turnpike

Suite 200

Jericho, New York 11753

B.

This Brochure Supplement provides information about Larry Marchisotta that supplements the Pivotal Planning Group, LLC Brochure; you should have received a copy of that Brochure. Please contact John Marchisotta, Chief Compliance Officer, if you did *not* receive Pivotal Planning Group, LLC's Brochure or if you have any questions about the contents of this supplement.

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

Item 2 Education Background and Business Experience

Larry Marchisotta was born in 1943. Mr. Marchisotta graduated from New York City Community College in 1972, with an Associates degree in Accounting and from Baruch College in 1982, with a Bachelor of Business Administration degree in Accounting. Mr. Marchisotta has been a Member of Pivotal Planning Group, LLC since July 2000. Mr. Marchisotta has also been a non-equity Partner of Satty, Levine, and Ciacco, CPAs, P.C. since January 2010. From January 1994 to December 2009, Mr. Marchisotta was a Partner of Satty, Levine, and Ciacco, CPAs, P.C. and from July of 1981 to December 1993 he was an accountant with SL&C.

Mr. Marchisotta has been a CERTIFIED FINANCIAL PLANNER™ since June 2003. 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 73,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must currently 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 6 hours, 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); 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. Marchisotta has held the designation of Certified Public Accountant ("CPA") since November 1993. CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous *Code of Professional Conduct* which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA's *Code of Professional Conduct* within their state accountancy laws or have created their own.

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. **Licensed Insurance Agent.** Mr. Marchisotta, in his individual capacity, is a licensed insurance agent of Pivotal Insurance Agency, LLC, which is a licensed insurance agency ("PIA"). The recommendation by Mr. Marchisotta that clients engage PIA for insurance services would present a material conflict of interest. However, to eliminate this potential conflict of interest, Pivotal Planning Group, LLC has implemented a strict zero-tolerance policy prohibiting its representatives from recommending any insurance products on a commission basis to any of its clients. Therefore, Pivotal Planning Group, LLC's clients cannot engage Mr. Marchisotta, even in a separate and individual capacity, to execute insurance commission transactions through PIA.

Certified Public Accountant. Mr. Marchisotta is a Certified Public Accountant and non-equity Partner of Satty, Levine, and Ciacco, CPAs, P.C., a certified public accounting firm, ("SL&C"). To the extent that Mr. Marchisotta provides accounting and/or tax preparation services to any clients, including clients of Pivotal Planning Group, LLC, all such services shall be performed by SL&C, in its individual professional capacity, independent of Pivotal Planning Group, LLC, for which services Pivotal Planning Group,

LLC shall not receive any portion of the fees charged by SL&C, referral or otherwise. It is expected that the shareholders of SL&C, solely incidental to their respective practices as Certified Public Accountants, shall recommend Pivotal Planning Group, LLC's services to certain of its clients. SL&C is not involved in providing investment advice on behalf of Pivotal Planning Group, LLC, nor does SL&C hold itself out as providing advisory services on behalf of the Registrant. No client of Pivotal Planning Group, LLC is under any obligation to use the services of SL&C. **The Registrant's Chief Compliance Officer, John Marchisotta, 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 supervision requirements of Section 203(e)(6) of the Investment Adviser's Act ("*Act*"). The Registrant's Chief Compliance Officer, John Marchisotta, 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, independent contractor, investment adviser representative, or solicitor 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. Marchisotta at (516) 333-6565.

Item 1 Cover Page

A.

John Marchisotta

Pivotal Planning Group, LLC

ADV Part 2B, Brochure Supplement

Dated: April 6, 2016

Contact: John Marchisotta, Chief Compliance Officer

125 Jericho Turnpike

Suite 200

Jericho, New York 11753

B.

This Brochure Supplement provides information about John Marchisotta that supplements the Pivotal Planning Group, LLC Brochure; you should have received a copy of that Brochure. Please contact John Marchisotta, Chief Compliance Officer, if you did *not* receive Pivotal Planning Group, LLC's Brochure or if you have any questions about the contents of this supplement.

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

Item 2 Education Background and Business Experience

John Marchisotta was born in 1971. Mr. Marchisotta graduated from Dowling College in August of 2009, with a Bachelor of Business Administration degree in Accounting. Mr. Marchisotta has been a Managing Member of Pivotal Planning Group, LLC since May 2009. Mr. Marchisotta has also been an accountant and Certified Financial Planner Practitioner ® at Satty, Levine, and Ciacco, CPAs, P.C. from January 1992 to May 1996 and from January 2010 to December 2011. From November 2006 to June 2010, Mr. Marchisotta was a Managing Director at Financial Educational Advisors, LLC. From January 2002 to December 2011, Mr. Marchisotta was a Managing Member of Summit Planning Partners, LLC.

Mr. Marchisotta has been a CERTIFIED FINANCIAL PLANNER™ since January 2003. 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 73,000 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); and
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- 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. Marchisotta has held the designation of Chartered Financial Consultant (ChFC®) since January of 2005. 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. Marchisotta has held the designation of Accredited Investment Fiduciary® (AIF®) since October of 2007. 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, individuals must complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the AIF Code of Ethics. In order to maintain the AIF designation, the individual must annually renew their affirmation of the AIF Code of Ethics and complete six hours of continuing education credits. The certification is administered by the Center for Fiduciary Studies, LLC (a Fiduciary360 (fi360) company).

Mr. Marchisotta has held the designation of Accredited Investment Fiduciary Analyst® (AIFA®) since January 2013. The AIFA Designation certifies that the recipient has advanced knowledge of fiduciary standards of care, their application to the investment management process, and procedures for assessing conformance by third parties to fiduciary standards. To receive the AIFA Designation, the individual must hold the AIF Designation, meet prerequisite criteria based on a combination of education, relevant industry experience, auditing experience, and/or ongoing professional development, complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the Code of Ethics and Conduct Standards. In order to maintain the AIFA Designation, the individual must annually attest to the Code of Ethics and Conduct Standards, and accrue and report a minimum of ten 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

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. **Licensed Insurance Agent**. Mr. Marchisotta, in his individual capacity, is a licensed insurance agent of Pivotal Insurance Agency, LLC, which is a licensed insurance agency ("PIA"). The recommendation by Mr. Marchisotta that clients engage PIA for insurance

services would present a material conflict of interest. However, to eliminate this potential conflict of interest, Pivotal Planning Group, LLC has implemented a strict zero-tolerance policy prohibiting its representatives from recommending any insurance products on a commission basis to any of its clients. Therefore, Pivotal Planning Group, LLC's clients cannot engage Mr. Marchisotta, even in a separate and individual capacity, to execute insurance commission transactions through PIA.

Item 5 Additional Compensation

None.

Item 6 Supervision

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Item 1 Cover Page

A.

Robert E. Bertucelli

Pivotal Planning Group, LLC

ADV Part 2B, Brochure Supplement

Dated: April 6, 2016

Contact: John Marchisotta, Chief Compliance Officer

125 Jericho Turnpike

Suite 200

Jericho, New York 11753

B.

This Brochure Supplement provides information about Robert E. Bertucelli that supplements the Pivotal Planning Group, LLC Brochure; you should have received a copy of that Brochure. Please contact John Marchisotta, Chief Compliance Officer, if you did *not* receive Pivotal Planning Group, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Robert E. Bertucelli is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Robert E. Bertucelli was born in 1948. Mr. Bertucelli graduated from Suffolk Community College in 1968, with an Associates degree in Business Administration. Mr. Bertucelli graduated from C.W. Post College in 1970, with a Bachelor of Science degree in Accounting and in 1973, with a Master of Science degree in Taxation. Mr. Bertucelli has been a Member of Pivotal Planning Group, LLC since May 2009. Mr. Bertucelli has also been a Partner of Satty, Levine, and Ciacco, CPAs, P.C. since May 2009. Mr. Bertucelli has also been a Professor of Accounting at Long Island University C.W. Post from September 1974 to December 2012. From September 1994 to May 2009, Mr. Bertucelli was the Managing Partner of Bertucelli & Malaga, LLP.

Mr. Bertucelli has held the designation of Certified Public Accountant ("CPA") since August of 1972. CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA

generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous *Code of Professional Conduct* which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA's *Code of Professional Conduct* within their state accountancy laws or have created their own.

Mr. Bertucelli has been a CERTIFIED FINANCIAL PLANNER™ since March 1989. 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 73,000 individuals have obtained CFP® certification in the United States.

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- 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. Bertucelli has held the designation of Chartered Life Underwriter (CLU®) since October 1997. 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.

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. **Certified Public Accountant.** Mr. Bertucelli is a Certified Public Accountant and Partner of Satty, Levine, and Ciacco, CPAs, P.C., a certified public accounting firm, (“SL&C”). To the extent that Mr. Bertucelli provides accounting and/or tax preparation services to any clients, including clients of Pivotal Planning Group, LLC, all such services shall be performed by SL&C, in its individual professional capacity, independent of Pivotal Planning Group, LLC, for which services Pivotal Planning Group, LLC shall

not receive any portion of the fees charged by SL&C, referral or otherwise. It is expected that the shareholders of SL&C, solely incidental to their respective practices as Certified Public Accountants, shall recommend Pivotal Planning Group, LLC's services to certain of its clients. SL&C is not involved in providing investment advice on behalf of Pivotal Planning Group, LLC, nor does SL&C hold itself out as providing advisory services on behalf of the Registrant. No client of Pivotal Planning Group, LLC is under any obligation to use the services of SL&C. **The Registrant's Chief Compliance Officer, John Marchisotta, 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 supervision requirements of Section 203(e)(6) of the Investment Adviser's Act ("*Act*"). The Registrant's Chief Compliance Officer, John Marchisotta, 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, independent contractor, investment adviser representative, or solicitor 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. Marchisotta at (516) 333-6565.

Item 1 Cover Page

A.

Frank W. Sluter

Pivotal Planning Group, LLC

ADV Part 2B, Brochure Supplement

Dated: April 6, 2016

Contact: John Marchisotta, Chief Compliance Officer

125 Jericho Turnpike

Suite 200

Jericho, New York 11753

B.

This Brochure Supplement provides information about Frank W. Sluter that supplements the Pivotal Planning Group, LLC Brochure; you should have received a copy of that Brochure. Please contact John Marchisotta, Chief Compliance Officer, if you did *not* receive Pivotal Planning Group, LLC's Brochure or if you have any questions about the contents of this supplement.

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

Item 2 Education Background and Business Experience

Frank W. Sluter was born in 1964. Mr. Sluter graduated from Baruch College in February 1989, with a Bachelor of Business Administration degree in Accounting. Mr. Sluter has been Member of Pivotal Planning Group, LLC since July of 2000. Mr. Sluter has also been a Managing Partner of Satty, Levine, and Ciacco, CPAs, P.C. since January 2012, he was a Partner from January 1996 to December 2011 and an accountant from August 1987 to December 1995

Mr. Sluter has held the designation of Certified Public Accountant ("CPA") since May 1995. CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting,

attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous *Code of Professional Conduct* which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA's *Code of Professional Conduct* within their state accountancy laws or have created their own.

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. **Certified Public Accountant.** Mr. Sluter is a Certified Public Accountant and a Partner of Satty, Levine, and Ciacco, CPAs, P.C., a certified public accounting firm, ("SL&C"). To the extent that Mr. Sluter provides accounting and/or tax preparation services to any clients, including clients of Pivotal Planning Group, LLC, all such services shall be performed by SL&C, in its individual professional capacity, independent of Pivotal Planning Group, LLC, for which services Pivotal Planning Group, LLC shall not receive any portion of the fees charged by SL&C, referral or otherwise. It is expected that the shareholders of SL&C, solely incidental to their respective practices as Certified Public Accountants, shall recommend Pivotal Planning Group, LLC's services to certain of its clients. SL&C is not involved in providing investment advice on behalf of Pivotal Planning Group, LLC, nor does SL&C hold itself out as providing advisory services on behalf of the Registrant. No client of Pivotal Planning Group, LLC is under any obligation to use the services of SL&C. **The Registrant's Chief Compliance Officer, John Marchisotta, 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 supervision requirements of Section 203(e)(6) of the Investment Adviser's Act ("*Act*"). The Registrant's Chief Compliance Officer, John Marchisotta, 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, independent contractor, investment adviser representative, or solicitor 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. Marchisotta at (516) 333-6565.

Item 1 Cover Page

A.

James P. Diver

Pivotal Planning Group, LLC

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Additional information about James P. Diver is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

James P. Diver was born in 1990. Mr. Diver graduated from The Zicklin School of Business at Baruch College in December 2013 with a Bachelors of Business Administration degree with a concentration in Finance. Mr. Diver has been an investment adviser representative of Pivotal Planning Group, LLC since October of 2014. From January 2013 to October 2014, Mr. Diver provided operational support to the senior advisors of Pivotal Planning Group, LLC.

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 supervision requirements of Section 203(e)(6) of the Investment Adviser's Act ("*Act*"). The Registrant's Chief Compliance Officer, John Marchisotta, 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, independent contractor, investment adviser representative, or solicitor 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. Marchisotta at (516) 333-6565.

Item 1 Cover Page

A.

Michael J. Desmond

Pivotal Planning Group, LLC

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Dated: April 6, 2016

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Jericho, New York 11753

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This Brochure Supplement provides information about Michael J. Desmond that supplements the Pivotal Planning Group, LLC Brochure; you should have received a copy of that Brochure. Please contact John Marchisotta, Chief Compliance Officer, if you did *not* receive Pivotal Planning Group, LLC's Brochure or if you have any questions about the contents of this supplement.

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

Item 2 Education Background and Business Experience

Michael J. Desmond was born in 1969. Mr. Desmond graduated from SUNY at Plattsburgh in 1991 with a Bachelor of Science degree in Marketing and from Dowling College in 2003 with a Master of Business Administration degree in Banking and Finance. He graduated Summa Cum Laude and was inducted into the Delta MU Delta National Finance Honor Society. Mr. Desmond has been a senior retirement plan advisor of Pivotal Planning Group, LLC since January 2016. He was a wealth advisor at United Nations Federal Credit Union - Raymond James from April 2015 to January 2016. From September 2014 to March 2015, he was a wealth advisor at Bridgehampton National Bank-American Portfolio. From May 2012 to September 2014, he was a wealth advisor with Sterling National Bank-LPL Financial. From February 2009 to April 2012, Mr. Desmond was a wealth advisor at Bank United- Raymond James.

Mr. Desmond has held the designation of Certified Investment Management Analyst (CIMA[®]) since 2006. The CIMA[®] certification signifies that an individual has met initial and on-going experience, ethical, education, and examination requirements for investment management consulting, including advanced investment management theory and application. Prerequisites for the CIMA[®] certification are three years of financial services experience and an acceptable regulatory history. To obtain the CIMA[®] certification, candidates must pass an online Qualification Examination, successfully complete a one-week classroom education program provided by a Registered Education Provider at an AACSB accredited university business school, and pass an online Certification Examination. CIMA[®] designees are required to adhere to IMCA's Code of Professional Responsibility, Standards of Practice, and Rules and Guidelines for Use of the Marks. CIMA[®] designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification. The designation is administered through Investment Management Consultants Association (IMCA[®]).

Mr. Desmond has held the designation of Accredited Investment Fiduciary[®] (AIF[®]) since 2007. 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 comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the 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 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

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. **Licensed Insurance Agent.** Mr. Desmond, in his individual capacity, is a licensed insurance agent of Pivotal Insurance Agency, LLC, which is a licensed insurance agency ("PIA"). The recommendation by Mr. Desmond that clients engage PIA for insurance services would present a material conflict of interest. However, to eliminate this potential conflict of interest, Pivotal Planning Group, LLC has implemented a strict zero-tolerance policy prohibiting its representatives from recommending any insurance products on a commission basis to any of its clients. Therefore, Pivotal Planning Group, LLC's clients cannot engage Mr. Desmond, even in a separate and individual capacity, to execute insurance commission transactions through PIA.

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 supervision requirements of Section 203(e)(6) of the Investment Adviser's Act ("*Act*"). The Registrant's Chief Compliance Officer, John Marchisotta, 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, independent contractor, investment adviser representative, or solicitor 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. Marchisotta at (516) 333-6565.