

Firm Brochure

(Part 2A of Form ADV)

Plancorr Wealth Management, LLC

7909 Belle Point Drive, Suite 107

Greenbelt, MD 20770

PHONE: 240-473-1314

FAX: 240-473-1274

WEBSITE: www.plancorr.com

EMAIL: aorr@plancorr.com

This brochure provides information about the qualifications and business practices of Plancorr Wealth Management, LLC. If you have any questions about the contents of this brochure, please contact us at: 240-473-1314, or by email at: aorr@plancorr.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 Plancorr Wealth Management, LLC is available on the SEC's website at www.adviserinfo.sec.gov

May 20, 2011

Item 2: 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

Antoine Orr has added Virtual Financial Coach as an outside business activity. Virtual Financial Coach provides financial educational tools for a subscription. No advice is offered through this entity.

Full Brochure Available

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at: 240-473-1314 or by email at: aorr@plancorr.com.

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Item 4: Advisory Business

Firm Description

Plancorr Wealth Management, LLC, ("PWM") was founded in 2008. Antoine Basil Orr is a 100% owner.

PWM provides personalized confidential financial to individuals, pension and profit sharing plans, trusts, estates, and charitable organizations. Advice is provided through consultation with the client and may include: determination of financial objectives, identification of financial problems, cash flow management, tax planning, insurance review, investment management, education funding, retirement planning, and estate planning.

PWM is a fee-based financial planning firm. The firm does not sell annuities, insurance, stocks, bonds, mutual funds, limited partnerships, or other commissioned products. The firm's managing member is affiliated with an entity that sells financial insurance products

A written evaluation of each client's initial situation is provided to the client, often in the form of a net worth statement or risk analysis. Periodic reviews are also communicated to provide reminders of the specific courses of action that need to be taken.

Other professionals (e.g., lawyers, accountants, insurance agents, etc.) are engaged directly by the client on an as-needed basis. Conflicts of interest will be disclosed to the client in the unlikely event they should occur.

Types of Advisory Services

PWM furnishes investment advice through consultations.

On more than an occasional basis, PWM furnishes advice to clients on matters not involving securities, such as financial planning matters, taxation issues, and trust services that often include estate planning.

Pathways to Financial Independence

This service lays the foundation for becoming financially independent. The services offered are as follows:

- Budget/cash-flow review
- Debt reduction strategies
- Net worth analysis

Includes a hard copy report of the recommendations made.

Asset Protection Review

This service offers a complete review and fee analysis of the following financial products that you currently own.

- Life insurance review
- Mutual fund review
- Long Term Care insurance review
- Disability insurance review

Includes a hard copy report of the recommendations made.

Debt Reduction Strategies

This service is for individuals who are current with their debt (House, Autos, Credit Cards and Student Loans), but who seek to pay it off as quickly as possible in order to save thousands of dollars in debt service charges and expenses. This program is not a credit counseling, bill consolidation, credit negotiation, credit repair or third party bill payer program. The services offered are as follows:

- Mortgage repayment plan
- Student loan repayment plan
- Credit Card repayment plan
- Auto loan repayment plan

Includes a hard copy report of the recommendations made.

Asset Protection Review

This service offers a complete review and fee analysis of the following financial products that you currently own.

- Life insurance review
- Mutual fund review
- Long Term Care insurance review
- Disability insurance review

Includes a hard copy report of the comparisons and recommendations made.

Annuity Review Services

This service is for individuals who are in or near retirement and who seek a guaranteed income stream throughout retirement. We offer a complete review and comparative analysis of the different types of annuities and determine the most cost efficient way to ensure a steady income stream for life. The services offered are as follows:

- Annuity fee review and comparison
- Annuity risk review and comparison

Includes a hard copy report of the comparisons and recommendations made.

Investment Portfolio Review & Evaluation

This service is for the do-it-yourself investor who seeks professional assistance in managing his or her investment portfolio, without having to give discretionary/trading authority to an Adviser, or be required to be open an account through an adviser. An investment in the stock market involves substantial risk, even the loss of capital and interest. Therefore, invest only what you can afford to lose. Past performance is not an indication of future results.

Includes a hard copy report of analysis and recommendations made.

IRA Rollover Strategies

- 401(k)
- Thrift Savings Plan
- 403(b) plans (Teachers, Professors, Hospital, Religious, Non-profit employees and staff members)

Includes a hard copy report of the recommendations made.

Comprehensive Financial Review

This service includes:

- Pathways to Financial Independence
- Asset Protection Review
- Annuity Review Services

Includes a hard copy report of the recommendations made.

Client Tailored Services and Client Imposed Restrictions

The goals and objectives for each client are documented in our client files. Investment strategies are created that reflect the stated goals and objective. Clients may impose restrictions on investing in certain securities or types of securities.

Agreements may not be assigned without client consent.

Wrap Fee Programs

PWM does not participate in wrap fee programs.

Client Assets under Management

PWM does not manage client assets.

Item 5: Fees and Compensation

Method of Compensation and Fee Schedule

PWM bases its fees on hourly charges, fixed fees, and subscription.

FINANCIAL PLANNING and CONSULTING

Pathways to Financial Independence – This is a flat fee of \$350, to include up to a 1.5 hour (maximum) financial consultation.

Asset Protection Review – This is a flat fee of \$175 per current product used, and will include up to a 1-hour (maximum) financial consultation.

Debt Reduction Strategies – This is a flat fee \$199, to include up to 1-hour (maximum) consultation.

Asset Protection Review – This is a flat fee of \$175 per current product used, and to include up to 1-hour (maximum) financial consultation.

Annuity Review Services – This is a flat fee of \$299, to include up to a 1.5-hour (maximum) consultation.

Investment Portfolio Review & Evaluation - \$275 hourly fee.

IRA Rollover Strategies - \$249 hourly fee.

Comprehensive Financial Review – This is a flat fee of \$899, to include up to 2.5 hours (maximum) consultation.

Seminar/Workshop Presentations – \$5,000 Flat Fee 2.5 hour (maximum) presentation. Please call (240) 473-1314 for details.

Payment Plans:

- Check, Cash or Money Order (No Credit Cards)
- Payment in full prior to commencement of work - All work completed within six months.
- Prices are subject to change.

Client Payment of Fees

Fees for financial plans are billed in advance. Client may cancel within 5 business of signing the agreement for a full refund. If client cancels after 5 business days, client will be entitled to a refund for any unearned fees, or PWM will be due any unpaid fees for the portion of work completed.

Additional Client Fees Charged

Custodians may charge transaction fees on purchases or sales of certain mutual funds and exchange-traded funds. These transaction charges are usually small and incidental to the purchase or sale of a security. The selection of the security is more important than the nominal fee that the custodian charges to buy or sell the security.

PWM, in its sole discretion, may waive its minimum fee and/or charge a lesser investment advisory fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with clients, etc.).

Prepayment of Client Fees

Financial Plans in advance. Client may cancel within five business days of signing the Investment Advisory Agreement for a full refund.

External Compensation for the Sale of Securities to Clients

PWM does not receive any external compensation for the sale of securities to clients, nor do any of the investment advisor representatives of PWM.

Item 6: Performance-Based Fees

Sharing of Capital Gains

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

PWM does not use a performance-based fee structure because of the potential conflict of interest. Performance-based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client.

Item 7: Types of Clients

Description

PWM generally provides investment advice to individuals, pension and profit sharing plans, trusts, estates, or charitable organizations, corporations or business entities.

Client relationships vary in scope and length of service.

Account Minimums

PWM does not require a minimum to open an account.

Item 8: Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis and Investment Strategies

Security analysis methods may include fundamental analysis, technical analysis, and cyclical analysis. Investing in securities involves risk of loss that clients should be prepared to bear.

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

Investment Strategy and Method of Analysis Material Risks

The investment strategy for a specific client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time. Each client executes an Investment Policy Statement or Risk Tolerance that documents their objectives and their desired investment strategy.

Other strategies may include long-term purchases, short-term purchases, trading, and option writing (including covered options, uncovered options or spreading strategies).

Security Specific Material Risks

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks:

- *Interest-rate Risk:* Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- *Market Risk:* The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- *Inflation Risk:* When any type of inflation is present, a dollar today will buy more than a dollar next year, because purchasing power is eroding at the rate of inflation.
- *Currency Risk:* Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- *Reinvestment Risk:* This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.

- *Business Risk:* These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- *Liquidity Risk:* Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- *Financial Risk:* Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

Item 9: Disciplinary Information

Criminal or Civil Actions

The firm and its management have not been involved in any criminal or civil action.

Administrative Enforcement Proceedings

The firm and its management have not been involved in administrative enforcement proceedings.

Self Regulatory Organization Enforcement Proceedings

The firm and its management have not been involved in legal or disciplinary events related to past or present investment clients.

Item 10: Other Financial Industry Activities and Affiliations

Broker-Dealer or Representative Registration

Neither PWM nor any of its employees are registered representatives of a broker-dealer.

Futures or Commodity Registration

PWM nor its employees are registered or has an application pending to register as a futures commission merchant, commodity pool operator, or a commodity trading advisor.

Material Relationships Maintained by this Advisory Business and Conflicts of Interest

Managing Member Antoine Orr has a financial industry affiliated business as an insurance agent. From time to time, he offers clients advice or products from those activities.

These practices represent potential conflicts of interest because it gives Antoine Orr an incentive to recommend products based on the commission amount received. This conflict is mitigated by the fact that clients are not required to purchase any products. Clients have the option to purchase these products through another insurance agent of their choosing.

Recommendations or Selections of Other Investment Advisors and Conflicts of Interest

PWM may recommend the services of other investment advisors to clients to manage client accounts. PWM is not compensated for these recommendations.

Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Code of Ethics Description

The employees of PWM have committed to a Code of Ethics. The purpose of our Code of Ethics is to ensure that when employees buy or sell securities for their personal account, they do not create actual or potential conflict with our clients. We do not allow any employees to use non-public material information for their personal profit or to use internal research for their personal benefit in conflict with the benefit to our clients.

Investment Recommendations Involving a Material Financial Interest and Conflict of Interest

PWM and its employees do not recommend to clients securities in which we have a material financial interest.

Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest

PWM and its employees may buy or sell securities that are also held by clients. In order to avoid potential conflicts of interest such as front running, employees are required to disclose all reportable securities transactions as well as provide PWM with copies of their brokerage statements.

The Chief Compliance Officer of PWM is Antoine Orr. He reviews all employee trades each quarter. The personal trading reviews ensure that the personal trading of employees does not affect the markets and that clients of the firm receive preferential treatment. Since most employee trades are in products such as mutual funds,

government securities, bonds or are small in size, they do not impact the securities markets.

Client Securities Recommendations or Trades and Concurrent Advisory Firm Securities Transactions and Conflicts of Interest

The Chief Compliance Officer of PWM is Antoine Orr. He reviews all employee trades each quarter. The personal trading reviews ensure that the personal trading of employees does not affect the markets and that clients of the firm receive preferential treatment. Since most employee trades are in products such as mutual funds, government securities, bonds or are small in size, they do not impact the securities markets.

Item 12: Brokerage Practices

Factors Used to Select Broker-Dealers for Client Transactions

PWM may recommend the use of a particular broker-dealer or may utilize a broker-dealer of the client's choosing. PWM will select appropriate brokers based on a number of factors including but not limited to their relatively low transaction fees and reporting ability. PWM relies on its broker to provide its execution services at the best prices available. Lower fees for comparable services may be available from other sources. Clients pay for any and all custodial fees in addition to the advisory fee charged by PWM.

- *Directed Brokerage*
PWM utilized Third Party Money Managers and therefore it does not take direction from clients as to what broker-dealer to use.
- *Best Execution*
Investment advisors who manage or supervise client portfolios on a discretionary basis have a fiduciary obligation of best execution. PWM does not exercise discretion of client accounts.
- *Soft Dollar Arrangements*
PWM does not maintain any soft dollar arrangements

Aggregating Securities Transactions for Client Accounts

PWM does not trade for its or its clients accounts and therefore aggregation of securities transactions is not applicable.

Item 13: Review of Accounts

Schedule for Periodic Review of Client Accounts or Financial Plans and Advisory Persons Involved

Account reviews are performed quarterly by advisor Antoine Orr, Chief Compliance Officer. Account reviews are performed more frequently when market conditions

dictate. Financial Plans are considered complete when recommendations are delivered to the client. A review is done only upon request of client.

Review of Client Accounts on Non-Periodic Basis

Other conditions that may trigger a review of clients accounts are changes in the tax laws, new investment information, and changes in a client's own situation.

Content of Client Provided Reports and Frequency

Clients receive account statements no less than quarterly for managed accounts. Account reports are issued by the Third Party Money Manager's custodian. Client receives confirmations of each transaction in account from Custodian and an additional statement during any month in which a transaction occurs.

Item 14: Client Referrals and Other Compensation

Economic benefits Provided to the Advisory Firm from External Sources and Conflicts of Interest

PWM does not receive any economic benefits from external sources.

Advisory Firm Payments for Client Referrals

PWM does not compensate for client referrals.

Item 15: Custody

Account Statements

All assets are held at qualified custodians, which means the custodians provide account statements directly to clients at their address of record at least quarterly. Clients are urged to compare the account statements received directly from their custodians to the performance report statements prepared by the Third Party Money Managers.

Item 16: Investment Discretion

Discretionary Authority for Trading

PWM does not accept discretionary authority to manage securities accounts on behalf of clients.

Item 17: Voting Client Securities

Proxy Votes

PWM does not vote proxies on securities. Clients are expected to vote their own proxies. The client will receive their proxies directly from the custodian of their

account or from a transfer agent. PWM does not consult with clients regarding any particular solicitation.

Item 18: Financial Information

Balance Sheet

A balance sheet is not required to be provided because PWM does not serve as a custodian for client funds or securities and PWM does not require prepayment of fees of more than \$500 per client and six months or more in advance.

Financial Conditions Reasonably Likely to Impair Advisory Firm's Ability to Meet Commitments to Clients

PWM has no condition that is reasonably likely to impair our ability to meet contractual commitments to our clients.

Bankruptcy Petitions during the Past Ten Years

Neither PWM nor its management has had any bankruptcy petitions in the last ten years.

Item 19: Requirements for State Registered Advisors

Antoine Basil Orr

Educational Background:

- Date of birth: 5/6/1965
- No post High School Education

Business Experience:

- Plancorr Wealth Management, LLC; Managing Member/IAR; 8/2008-Present
- Self-employed; Insurance Agent; 6/1998-Present
- Virtual Financial Coach; Owner; 03/2011-Present
- H. Beck, Inc.; Registered Representative; 5/2006-6/2008
- MML Investors; Registered Representative; 8/2005-6/2006
- Sammons Securities; Registered Representative; 5/2003-8/2005
- Investacorp; Registered Representative; 10/2002-5/2003
- Woodbury Financial; Registered Representative; 3/1999-7/2000

Other Business Activities Engaged In

Antoine Orr has a financial industry affiliated business as an insurance agent. From time to time, he offers clients advice or products from those activities. Approximately

50% of his time is spent in this business. Clients are not required to purchase any products.

Mr. Orr also offers educational tools through Virtual Financial Coach, an online service available for a monthly subscription. Clients are not required to purchase this service.

Performance Based Fee Description

No Performance Based Fees

Disclosure of Material Facts Related to Arbitration or Disciplinary Actions

None to report

Material Relationship Maintained by this Advisory Business or Management persons with Issuers of Securities

None to report

Supervised Person Brochure

Part 2B of Form ADV

Antoine Orr

Plancorr Wealth Management, LLC
7909 Belle Point Drive, Suite 107
Greenbelt, MD 20770
PHONE: 240-473-1314
FAX: 240-473-1274
WEBSITE: www.plancorr.com
EMAIL: aorr@plancorr.com

This brochure supplement provides information about Antoine Orr that supplements Plancorr Wealth Management, LLC. You should have received a copy of that brochure. Please contact Antoine Orr if you did not receive Plancorr Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.

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

May 20, 2011

Brochure Supplement (Part 2B of Form ADV)

Item 2 Education and Business Standards

Educational Background:

- Date of birth: 5/6/1965
- No post High School Education

Business Experience:

- Plancorr Wealth Management, LLC; Managing Member/IAR; 8/2008-Present
- Self-employed; Insurance Agent; 6/1998-Present
- Virtual Financial Coach; Owner; 03/2011-Present
- H. Beck, Inc.; Registered Representative; 5/2006-6/2008
- MML Investors; Registered Representative; 8/2005-6/2006
- Sammons Securities; Registered Representative; 5/2003-8/2005
- Investacorp; Registered Representative; 10/2002-5/2003
- Woodbury Financial; Registered Representative; 3/1999-7/2000

Item 3 Disciplinary Information

None to report

Item 4 Other Business Activities

Antoine Orr has a financial industry affiliated business as an insurance agent. From time to time, he offers clients advice or products from those activities. Approximately 50% of his time is spent in this business. Clients are not required to purchase any products.

Mr. Orr also offers educational tools through Virtual Financial Coach, an online service available for a monthly subscription. Clients are not required to purchase this service.

Item 5 Additional Compensation

Managing Member Antoine Orr does not receive any performance based fees.

Item 6 Supervision

Since Antoine Orr is the sole owner and investment adviser representative of Plancorr Wealth Management, LLC, he is solely responsible for all supervision and formulation and monitoring of investment advice offered to clients. Mr. Orr will follow the firm's policies and procedures as described in Plancorr's Compliance Manual.

Item 7 Requirements for State-Registered Advisors

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None