

SECURITIES AND EXCHANGE COMMISSION

FORM 13F-HR

Initial quarterly Form 13F holdings report filed by institutional managers

Filing Date: **2013-01-17** | Period of Report: **2012-12-31**  
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FILER

**AMERICAN ECONOMIC PLANNING GROUP INC /ADV**

CIK: [831457](#) | IRS No.: **222454043** | State of Incorporation: **NJ** | Fiscal Year End: **1231**  
Type: **13F-HR** | Act: **34** | File No.: **028-15084** | Film No.: **13533150**

Mailing Address

25 INDEPENDENCE BLVD.  
STE 102  
WARREN NJ 07059

Business Address

25 INDEPENDENCE BLVD.  
STE 102  
WARREN NJ 07059  
9087575600

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

Form 13F

Form 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: December 31, 2012

Check here if Amendment ; Amendment Number:  
This Amendment (Check only one):  is a restatement.  
 adds new holdings entries.

Institutional Investment Manager Filing this Report:

Name: American Economic Planning Group  
25 Independence Boulevard Suite 102  
Warren, NJ 07059

Form 13F File Number: 28-15084

The institutional investment manager filing this report and the person by whom it is signed hereby represent that the person signing the report is authorized to submit it, that all information contained herein is true, correct and complete, and that it is understood that all required items, statements, schedules, lists and tables, are considered integral parts of this form.

Person Signing this Report on Behalf of Reporting Manager:

Name: Steven Kaye  
Title: Chief Compliance Officer  
Phone: 908-821-9797

Signature, Place, and Date of Signing:

Steven Kaye	Warren, New Jersey	January 11, 2013
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[Signature]	[City, State]	[Date]

Report Type (Check only one):

- 13F HOLDINGS REPORT. (Check here if all holdings of this reporting manager are reported in this report.)  
 13F NOTICE. (Check here if no holdings reported are in this report, and all holdings are reported by other reporting manager(s).)  
 13F COMBINATION REPORT. (Check here if a portion of the holdings for this reporting manager are reported in this report and a portion are reported by other reporting manager(s).)

List of Other Managers Reporting for this Manager:

American Economic Planning Group  
Form 13F Information Table

<TABLE>  
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Form 13F SUMMARY PAGE

Report Summary:

Number of Other Included Managers: None  
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Form 13F Information Table Entry Total: 146  
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Form 13F Information Table Value Total: 235765 (x1000)

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List of Other Included Managers:

COLUMN 1 NAME OF ISSUER	COLUMN 2 TITLE OF CLASS	COLUMN 3 CUSIP	COLUMN 4 VALUE (x\$1000)	COLUMN 5 SHRS OR SH/ PRN AMT PUT/ CALL	COLUMN 6 INVESTMENT DISCRETION	COLUMN 7 OTHER MANAGER	COLUMN 8 VOTING AUTHORITY SOLE SH NONE
3M Company	COM	88579Y101	35	372SH		SOLE	372
Abbott Laboratories	COM	002824100	163	2488SH		SOLE	2488
Altera Corporation	COM	021441100	40	1169SH		SOLE	1169
Amazon Com Inc	COM	023135106	75	300SH		SOLE	300
American Cap Mtg Invt Corp Com	COM	02504A104	42	1800SH		SOLE	1800
American Elec Pwr Coinc	COM	025537101	14	318SH		SOLE	318
American Express Co	COM	025816109	44	759SH		SOLE	759
Amerisourcebergen Corp	COM	03073E105	48	1108SH		SOLE	1108
Amgen Inc	COM	031162100	37	426SH		SOLE	426
Anadarko Petroleum Corp	COM	032511107	28	371SH		SOLE	371
Apache Corp	COM	037411105	23	293SH		SOLE	293
Apple Computer Inc	COM	037833100	203	381SH		SOLE	381
Applied Materials Inc	COM	038222105	20	1760SH		SOLE	1760
AT&T Inc	COM	00206R102	220	6523SH		SOLE	6523
Automatic Data Processing Inc	COM	053015103	35	614SH		SOLE	614
Baidu com Inc	COM	056752108	57	565SH		SOLE	565
Bank of America Corp	COM	060505104	42	3647SH		SOLE	3647
Boeing Co	COM	097023105	40	530SH		SOLE	530
C V S Corp	COM	126650100	32	660SH		SOLE	660
Caterpillar Inc	COM	149123101	45	499SH		SOLE	499
CBS Corporation Cl B New	COM	124857202	34	883SH		SOLE	883
Celgene Corp	COM	151020104	31	390SH		SOLE	390
Chevrontexaco Corp	COM	166764100	98	905SH		SOLE	905
Chubb Corp.	COM	171232101	102	1355SH		SOLE	1355
Cisco Systems Inc	COM	17275R102	57	2908SH		SOLE	2908
Citigroup Inc	COM	172967424	57	1434SH		SOLE	1434
Clorox Co Del	COM	189054109	15	210SH		SOLE	210
Coca Cola Co	COM	191216100	194	5358SH		SOLE	5358
Comcast Corp New Cl A	COM	20030N101	68	1828SH		SOLE	1828
Conocophillips	COM	20825C104	82	1418SH		SOLE	1418
Consolidated Edison Co of NY	COM	209115104	13	235SH		SOLE	235
Corning Inc	COM	219350105	15	1157SH		SOLE	1157
Costco Whsl Corp	COM	22160K105	41	415SH		SOLE	415
Deere & Co	COM	244199105	45	522SH		SOLE	522
Dell Inc	COM	24702R101	15	1465SH		SOLE	1465
Discover Financial Services	COM	254709108	44	1131SH		SOLE	1131
E I Du Pont de Nemours & Co	COM	263534109	32	715SH		SOLE	715
Ebay Inc	COM	278642103	49	956SH		SOLE	956
Edwards Lifesciences Corp	COM	28176E108	21	234SH		SOLE	234
EMC Corp	COM	268648102	36	1409SH		SOLE	1409
Emerson Electric Co	COM	291011104	43	821SH		SOLE	821
Entergy Corp New	COM	29364G103	19	302SH		SOLE	302
Express Scripts Inc	COM	30219G108	25	454SH		SOLE	454
Exxon Mobil Corp	COM	30231G102	1011	11685SH		SOLE	11685
Firstenergy Corp	COM	337932107	18	434SH		SOLE	434
Fluor Corp New	COM	343412102	25	423SH		SOLE	423
Ford Motor Company	COM	345370860	104	8014SH		SOLE	8014
General Dynamics	COM	369550108	25	366SH		SOLE	366
General Electric Corp	COM	369604103	209	9979SH		SOLE	9979
Goldman Sachs Group Inc	COM	38141G104	31	240SH		SOLE	240
Google Inc Cl A	COM	38259P508	86	121SH		SOLE	121
Guggenheim Blt 2014 Etf	GUG BL 2014	18383M431	148	5606SH		SOLE	5606
Guggenheim Blt 2015 Etf	GUG BL 2015	18383M423	150	5656SH		SOLE	5656
Guggenheim Exch Trd Fd	GUG CRP 2017	18383M548	464	20316SH		SOLE	20316
Guggenheim Exch Trd Fd	GUG CRP 2016	18383M555	462	20776SH		SOLE	20776
Guggenheim Exch Trd Fd	GUG CRP 2015	18383M563	461	21139SH		SOLE	21139
Guggenheim Exch Trd Fd	GUG CRP 2014	18383M571	460	21611SH		SOLE	21611
Guggenheim Exch Trd Fd	GUG CRP 2013	18383M589	435	20901SH		SOLE	20901
H&R Block Inc	COM	093671105	59	3000SH		SOLE	3000
Halliburton Co	COM	406216101	29	842SH		SOLE	842
Hatteras Financial Corp	COM	41902R103	65	2605SH		SOLE	2605
Home Depot Inc	COM	437076102	53	851SH		SOLE	851
Honeywell Intl Inc	COM	438516106	38	591SH		SOLE	591
Hospira	COM	441060100	14	437SH		SOLE	437
Intel Corp	COM	458140100	67	3253SH		SOLE	3253
Internatl Business Machines Corp	COM	459200101	129	675SH		SOLE	675
iShares Barclays Sh Treas Bd ETF	BARCLYS TREA	464288679	20	186SH		SOLE	186
iShares Dow Jones Sel Divid ETF	DJ SEL DIV	464287168	51	893SH		SOLE	893

iShares High Dividend Equity ETF	HGH DIV EQT	46429B663	17544	298575SH	SOLE	298575
iShares MSCI ACWI Index ETF	MSCI ACWI IDX	464288257	446	9280SH	SOLE	9280
iShares MSCI EAFE Index ETF	MSCI EAFE IDX	464287465	16594	291841SH	SOLE	291841
iShares MSCI EAFE Sm Cap Idx ETF	MSCI SM CAP	464288273	2484	61019SH	SOLE	61019
Ishares Silver TRUST	ISHARES	46428Q109	59	2011SH	SOLE	2011
iShares Trust S&P 500 Index ETF	S&P 500 IDX	464287200	140	978SH	SOLE	978
Jabil Circuit Inc	COM	466313103	19	1000SH	SOLE	1000
Johnson & Johnson	COM	478160104	1401	19991SH	SOLE	19991
Johnson Controls Inc	COM	478366107	18	595SH	SOLE	595
JPMorgan Chase & Co	COM	46625H100	278	6316SH	SOLE	6316
Kraft Foods Group	COM	50076Q106	14	302SH	SOLE	302
Kroger Co	COM	501044101	27	1054SH	SOLE	1054
Leucadia National Corp	COM	527288104	37	1560SH	SOLE	1560
Lilly Eli & Co	COM	532457108	147	2975SH	SOLE	2975
Lockheed Martin Corp	COM	539830109	29	314SH	SOLE	314
Lowes Cos Inc	COM	548661107	37	1049SH	SOLE	1049
Market Vectors Etf	PF SEC EXFNL	57061R791	246	12010SH	SOLE	12010
McDonalds Corp	COM	580135101	92	1046SH	SOLE	1046
Mckesson Hhoc Inc	COM	58155Q103	36	375SH	SOLE	375
Medtronic Inc	COM	585055106	28	685SH	SOLE	685
Merck & Co Inc	COM	58933Y105	356	8693SH	SOLE	8693
Metlife Inc	COM	59156R108	27	834SH	SOLE	834
Microsoft Corp	COM	594918104	137	5126SH	SOLE	5126
Mondelez Intl Cl A	COM	609207105	21	821SH	SOLE	821
Monsanto Corp	COM	61166W101	36	381SH	SOLE	381
Morgan Stanley	COM	617446448	68	3540SH	SOLE	3540
Ncr Corp New	COM	62886E108	25	1000SH	SOLE	1000
News Ltd Cp ADR Pfd Fl ADR Rep 4	CL A	65248E104	45	1779SH	SOLE	1779
Nike Inc Class B	COM	654106103	52	1000SH	SOLE	1000
Nucor Corp	COM	670346105	145	3368SH	SOLE	3368
Occidental Pete Corp	COM	674599105	23	300SH	SOLE	300
Oracle Corp	COM	68389X105	59	1786SH	SOLE	1786
Paccar Inc	COM	693718108	26	577SH	SOLE	577
Pacific Gulf Properties	COM	70959W103	25	816SH	SOLE	816
Pepsico Inc	COM	713448108	55	811SH	SOLE	811
Pfizer Inc	COM	717081103	132	5268SH	SOLE	5268
Philip Morris Intl Inc	COM	718172109	69	828SH	SOLE	828
Procter & Gamble Co	COM	742718109	635	9349SH	SOLE	9349
Public Serv Enterprise Grp Inc	COM	744573106	153	4985SH	SOLE	4985
Qualcomm Inc	COM	747525103	58	932SH	SOLE	932
Safeway Inc	COM	786514208	16	908SH	SOLE	908
Schlumberger Ltd	COM	806857108	60	865SH	SOLE	865
Schwab Charles Corp New	COM	808513105	199	13836SH	SOLE	13836
Smithkline Glaxowellcome PLC ADR	SPON ADR	37733W105	25	582SH	SOLE	582
SPDR Barclays Cap 1-3 M T-Bill ETF	BRCLYS 1-3T	78464A680	773	16879SH	SOLE	16879
SPDR Gold Trust ETF	GOLD SHS	78463V107	178	1099SH	SOLE	1099
Starwood Hotels & Res Ww Inc Paired	COM	85590A401	426	7420SH	SOLE	7420
State Street Corp	COM	857477103	15	311SH	SOLE	311
Target Corporation	COM	87612E106	30	506SH	SOLE	506
Texas Instruments Inc	COM	882508104	29	953SH	SOLE	953
Thermo Electron Corp	COM	883556102	29	453SH	SOLE	453
Time Warner Inc New	COM	887317303	46	956SH	SOLE	956
Transcanada Corp Com	COM	89353D107	13	271SH	SOLE	271
Travelers Inc	COM	89417E109	102	1418SH	SOLE	1418
Union Pacific Corp	COM	907818108	47	373SH	SOLE	373
United Healthgroup Inc	COM	91324P102	511	935SH	SOLE	935
United Parcel Services Inc	COM	911312106	40	545SH	SOLE	545
United Technologies Corp.	COM	913017109	44	542SH	SOLE	542
US Bancorp Del New	COM	902973304	31	972SH	SOLE	972
Valley National Bancorp	COM	919794107	146	15715SH	SOLE	15715
Vanguard Bond Index Fund	TOT BND MKT	921937835	75847	902618SH	SOLE	902618
Vanguard Extended Mkt Idx ETF	EXT MKT	922908652	1305	21562SH	SOLE	21562
Vanguard Interme Term Corp Bd ETF	INTTERM CORP	92206C870	102	1163SH	SOLE	1163
Vanguard Sht Term Corp Bd ETF	SHTERM CORP	92206C409	101	1260SH	SOLE	1260
Vanguard Sht-Term Bd ETF	SHTERM BD	921937827	136	1682SH	SOLE	1682
Vanguard Tot Internatl Stk ETF	INTL STK IDX	921909768	22918	486893SH	SOLE	486893
Vanguard Total Stock Market ETF	TOT STK MKT	922908769	83664	1141707SH	SOLE	1141707
Verisign Inc	COM	92343E102	40	1031SH	SOLE	1031
Verizon Communications	COM	92343V104	102	2365SH	SOLE	2365
Viacom Inc Class B New	COM	92553P201	43	812SH	SOLE	812
Walgreen Co	COM	931422109	23	611SH	SOLE	611
Wal-Mart Stores Inc	COM	931142103	39	566SH	SOLE	566
Walt Disney Co Holding Co	COM	254687106	77	1536SH	SOLE	1536
Wellpoint Inc	COM	94973V107	24	399SH	SOLE	399
Wells Fargo & Co New	COM	949746101	71	2074SH	SOLE	2074
Yahoo Inc	COM	984332106	40	1996SH	SOLE	1996
Yum Brands Inc	COM	988498101	48	725SH	SOLE	725
Zimmer Holdings Inc	COM	98956P102	70	1050SH	SOLE	1050

</TABLE>