

# FORM CRS RELATIONSHIP SUMMARY

## 1. INTRODUCTION

Plan Financial is registered with the Securities & Exchange Commission as an investment adviser that provides investment advisory services. Brokerage and investment advisory services and fees differ; it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at: [www.investor.gov/CRS](http://www.investor.gov/CRS) which also provides educational materials about broker-dealers, investment advisers, and investing.

## 2. WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

- The advisory services we provide include: **Standard Investment Advisory Services; Managed Accounts Program; Custom Asset Allocation Services; Financial Planning Services; and Educational Forums.** You must meet an account minimum to open an advisory account in most of our programs. Current account minimums are described at [www.planfinancial.com/solutions/forms/adv](http://www.planfinancial.com/solutions/forms/adv). We provide financial planning services to clients enrolled in certain discretionary programs at certain asset levels, and for clients on a stand-alone basis at an additional cost.
- We will monitor your account on an on-going basis. We do this in two ways: by rebalancing the asset mix back to its targeted mix when target weightings exceed reasonable ranges and by reviewing portfolio strategies annually based on our outlook in the economy and financial markets over the following 3-5 years. Such monitoring is part of our standard services. In addition, a non-affiliated custodian provides an additional level of oversight by overseeing many of the sub-advisers and recommend their hiring, termination, and replacement. All financial plans are reviewed and updated by the client's Investment Adviser Representative (IAR) as requested by the client.
- Your contract with us gives us discretionary authority when managing your account which, while you maintain your account with us, allows us to buy and sell investments in your account without asking you in advance.
- You may find further information at: [www.planfinancial.com/solutions/forms/adv](http://www.planfinancial.com/solutions/forms/adv).

### **Questions to ask:**

- *Given my financial situation, should I choose an advisory service? Why or why not?*
- *How will you choose investments to recommend to me?*
- *What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?*

## 3. FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT

### **3A. What Fees Will I Pay?**

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Ensure you understand the fees and costs you are paying.

- Fees and costs affect the value of your account over time. If you open an advisory account, you will pay an ongoing asset-based fee, assessed on a quarterly basis, in arrears of services. For financial planning services, you may pay an hourly, fixed, or variable fee based on the complexity of your financial circumstances and the analysis provided. You may find further information on our fee schedule in Item 5 of our Form ADV at: [www.planfinancial.com/solutions/forms/adv](http://www.planfinancial.com/solutions/forms/adv).
- Program fees do not include underlying expenses of mutual funds and ETFs purchased for your account.
- The more assets you have in the advisory account, including cash, the more you will pay us. We therefore have an incentive to encourage you to increase the assets in your account.

### **Questions to ask:**

*Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?*

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### 3B. What are your legal obligations to me when providing recommendations? How else does your firm make money and what conflicts of interest do you have?

When we provide you with a recommendation, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the recommendations we provide you. Here are some examples to help you understand what this means.

- We have a financial incentive for you to become our client which creates fees for our firm. If you add to your account, our fee will rise because our primary way of getting paid is based on assets-under-management fees.
- Principals and IARs of Plan Financial may be associated with various insurance companies as agents and may recommend insurance products offered by these companies. If you purchase a product through these companies, Principals and Agents will receive the normal commissions. These products, however, will not be subject to advisory fees by Plan Financial. You are under no obligation to act upon Plan Financial's or its agent's recommendation, or to purchase products through Plan Financial or any insurance company we represent.
- You may find further information in Item 10 of our Form ADV at: [www.planfinancial.com/solutions/forms/adv](http://www.planfinancial.com/solutions/forms/adv).

**Questions to ask:**

*How might your conflicts of interest affect me, and how will you address them?*

### 3C. How do your financial professionals make money?

Our financial professionals are compensated with a salary, bonus, or variable compensation. They have an incentive to earn more by increasing assets-under-management. Principals and IARs of Plan Financial may be associated with various insurance companies as agents and may recommend insurance products offered by these companies. You are under no obligation to act upon Plan Financial's or its agent's recommendation, or to purchase products through Plan Financial or any insurance company we represent.

### 4. DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

No. Visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool to research us and our investment adviser representatives. For additional information about our investment adviser representatives and services, visit [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Questions to ask:**

*As a financial professional, do you have any disciplinary history? For what type of conduct?*

### 5. ADDITIONAL INFORMATION

- You may find additional information about our investment advisory services at our website [www.planfinancial.com](http://www.planfinancial.com).
- In order to make sure you have the latest update of our Form CRS, you can call (559) 433-1110 or download the latest update at: [www.planfinancial.com/solutions/forms/adv](http://www.planfinancial.com/solutions/forms/adv).

**Questions to ask:**

*Who is the primary contact person for my account? Is he or she an investment adviser representative of the investment adviser? If I have concerns about how this person is treating me, who should I talk to?*