



Relationship Summary

Platt Investment Counsel, LLC (referred to as “we” or “us”) is registered with the U.S. Securities and Exchange Commission (SEC) as an investment adviser. We feel that it is important for you, the *retail investor*, to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

Our firm offers investment advisory services to *retail investors*. We are a wealth management firm helping clients develop investment, income, tax and estate strategies. We provide you with investment management services based upon an assessment of your financial situation, objectives and risk tolerance. As part of our standard services, we provide continuous monitoring of client accounts. Our accounts are managed on a discretionary basis which means we don’t need to call you when buying or selling in your account. We limit the types of investments that are recommended since not every type of investment vehicle is needed to create an appropriate portfolio.

Please also see our Form ADV Part 2A (“Brochure”) at <https://adviserinfo.sec.gov/firm/summary/118737>, specifically Items 4, 5, and 7.

► QUESTIONS TO ASK US:

- **Given my financial situation, should I choose an investment 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?**

What fees will I pay?

For investment management, we require a minimum investment of \$500,000. This could involve two or more portfolios for one or more family members. We reserve the right to make exceptions to this minimum – either lower or higher. We charge an ongoing quarterly fee, which is a percentage of the value of your account. You pay this fee even if you don’t buy or sell investments.

Other Fees and Costs

In addition to the quarterly fee, you may also incur charges for management and operating expenses of open-end, closed-end and exchange-traded funds; short-term trading charges of certain mutual funds; wire transfer fees; and interest charges on margin loans. We do not receive any portion of these fees.

Additional Information

The fee you pay us may be higher or lower than what other advisers charge for similar services. 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. Please make sure you understand what fees and costs you are paying.

► QUESTION TO ASK US:

- **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?**

More information about our advisory services can be found in Item 5 of our [Part 2 Brochure](#). If viewing a paper version of this form, please visit <https://adviserinfo.sec.gov/firm/summary/118737> for a link to this document.

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

We are fiduciaries. *When we act as your investment adviser*, 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 investment advice we provide you. Here are some examples to help you understand what this means:

1. We have a conflict of interest because the more assets you have in your advisory account, the more you will pay us and thus we have an incentive to increase those assets in order to increase our fee.
2. We have a conflict if we recommend that you roll over your retirement plan assets into an account to be managed by us since we will earn an advisory fee on the rolled over assets.
3. Our minimum investment size is negotiable under certain circumstances and at our discretion. Should we agree to waive this minimum, we would receive less compensation for services provided. We, therefore, have a disincentive to waive this minimum.

► QUESTION TO ASK US:

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

More information about our conflicts of interest can be found in Items 10 and 11 of our [Part 2 Brochure](#). If viewing a paper version of this form, please visit <https://adviserinfo.sec.gov/firm/summary/118737> for a link to this document.

How do your financial professionals make money?

Some of our professionals earn a base salary that is not based on your account size, fees you pay or new business generation. As an independent firm, our firm's owner's income is directly correlated to the firm's net income. We are legally required to act in your best interest and do not put our interests ahead of your own. We have systems in place to mitigate conflicts of interest, including systems to review whether a recommendation is in your best interest. Platt Investment Counsel is an independent fee-based investment adviser. Our firm is not a broker-dealer and none of our financial professionals are representatives of a broker-dealer. Therefore, we do not provide brokerage services and do not receive any commissions or compensation from any investment product vendors.

Do you or your financial professionals have legal or disciplinary history?

No. Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

► QUESTION TO ASK US:

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

Additional Information

For additional information on our advisory services, you may access our website at <https://www.plattinvestment.com>. If you have any questions, need additional information or want another copy of this Client Relationship Summary, you may contact us at (407) 416-0066.

► QUESTION TO ASK US:

- Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?