



Secure Planning, LLC  
July 23, 2024

## Client Relationship Summary

Secure Planning, LLC is registered with the Securities and Exchange Commission and Financial Industry Regulatory Authority (FINRA) as a broker-dealer and is registered with the Securities and Exchange Commission as an investment adviser. Secure Planning, LLC is also a member of Securities Investor Protection Corporation (SIPC). Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences.

Additionally, free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing. This document is a summary of the services and fees we offer to “retail” investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

### What investment services and advice can you provide me?

We offer the following investment advisory services to retail investors:

- As a broker-dealer, we offer **brokerage services** that include buying and selling securities. The securities we can offer and recommend to you are limited to investment accounts being held directly with the investment sponsor, specifically mutual funds, 529 College Savings Plan, variable life insurance and variable annuity products.
- As an investment advisor, we offer **investment advisory services** where we provide the following services: Financial Planning Services which is a comprehensive evaluation of an investor's current and future financial situation and long-term monetary goals, as well as strategies to achieve those goals. Portfolio Management Services which involves building and overseeing a selection of investments that are chosen based off long-term financial goals and risk tolerance of an investor.

### Account Monitoring:

- **Brokerage Services:** We do not provide account monitoring services for your brokerage accounts. Your financial professional may voluntarily review account holdings from time to time however these reviews are not an account monitoring service. If you prefer on-going monitoring of your account(s) or investments, you should speak with a financial advisor about whether an advisory services relationship is more appropriate for you.
- **Advisory Services:** When you open an investment advisory account with our firm, as part of our standard service we will monitor your investments no less than annually.

### Investment Authority:

- **Brokerage Services:** You make the ultimate decision regarding the purchase and sale of investments in your brokerage investment account(s).
- **Advisory Services:** We manage investment accounts on a *discretionary* basis whereby **we will decide** which investments to buy or sell for your account. You may limit our discretionary authority (for example, limiting the types of securities that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing. We also offer *non-discretionary* investment services whereby we will provide advice; however, *you will ultimately decide* which investments to buy and sell for your account. You have an unrestricted right to decline to implement any advice provided by our firm on a non-discretionary basis.

### **Investment Offerings:**

- **Brokerage Services:** We offer the following types of investments or products: municipal securities limited to only 529 College Savings Plans, variable life insurance, variable annuities, and mutual fund shares held directly with investment sponsor.
- **Advisory Services:** We provide advice on various types of investments. Our services are not limited to a specific type of investment or product.

### **Account Minimums and Requirements:**

- **Brokerage Services:** We do not require a minimum dollar amount to open and maintain a brokerage account. However, some investment products may have investment minimums.  
**Advisory Services:** We do not require a minimum dollar amount to open and maintain an advisory account; however, we have the right to terminate your account if it falls below a minimum size which, in our sole opinion, is too small to manage effectively.

For more information regarding our Brokerage services see Secure Planning's BD Supplement to Form CRS found here: <https://www.secureplanning.com/sites/default/files/Regulation%20BI%20Disc%20BD%20supplement%20to%20Form%20CRS%20-%20Final.pdf>

For more information regarding our Investment Advisory services, our ADV 2A can be found here: <https://www.secureplanning.com/sites/default/files/Secure%20Planning-ADV%20Part%20A%20-%20Schwab%20update%208-31-23.pdf>

### ***Key Questions to Ask Your Financial Professional***

- ✓ **Given my financial situation, should I choose an investment advisory service? Should I choose a brokerage service? Should I choose both types of services? 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?**

#### **The principal fees and costs associated with engaging our firm for broker-dealer services include:**

Commissions and securities transaction charges which are typically charged at the time a transaction is executed. The more transactions you place, the more commission we earn thus, we might have an incentive to encourage more transactions.

#### **The principal fees and costs associated with engaging our firm for investment advisory services include:**

- **Asset Based Fees** – are payable monthly in arrears. Since the fees we receive are asset-based (i.e. based on the value of your account), we have an incentive to increase your account value which creates a conflict especially for those accounts holding illiquid or hard-to-value assets; and
- **Financial Planning Fees** – are payable in advance. Our Financial Planning fees are calculated and charged on an hourly basis, depending on the specific arrangement with the investor.

Examples of the most common fees and costs applicable to our clients are:

- Custodian fees;
- Account maintenance fees;
- Fees related to mutual funds and exchange-traded funds;
- Transaction charges when purchasing or selling securities; and
- Other product-level fees associated with your investments

**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.**

For additional information about our brokerage fees and costs, refer to Secure Planning BD Supplement to Form CRS that can be found here: <https://www.secureplanning.com/content/secure-planning-disclosures>.

For additional information about our investment advisory fees and costs, refer to our Form ADV Part 2A Brochure, Items 5 and 6 that can be found here: <https://www.secureplanning.com/sites/default/files/Secure%20Planning-ADV%20Part%202A%20-%20Schwab%20update%208-31-23.pdf>

### **Key Question to Ask Your Financial Professional**

- ✓ **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?**

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

**When we provide you with a recommendation as your broker-dealer or 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 recommendations, we provide you. Here are some examples to help you understand what this means.

- **Dual Registration:** Some financial professionals providing advisory services are registered as both representatives of our broker-dealer and investment advisory firm. These individuals receive compensation in connection with the purchase and sale of securities, other investment products or a percentage of advisory fees depending on the capacity that the individual is acting. This practice presents a conflict of interest since these individuals have an incentive to recommend both investment products as a broker and advisory services as an investment advisor representative.
- **Third-Party Payments:** Some financial professionals providing investment advice on behalf of our firm are licensed as independent insurance agents. These persons will earn commission-based compensation for selling insurance products. Insurance commissions are separate and in addition to broker-dealer commissions and our advisory fees. This practice presents a conflict of interest because they have an incentive to recommend insurance products to you for the purpose of generating commissions.
- **Revenue Sharing:** Our firm typically receives ongoing compensation (commonly known as trails, service fees or 12b-1 fees) from various mutual fund companies. This compensation is typically paid from the assets of the investment product under a distribution or servicing arrangement and is shared with our financial professionals. Therefore, some of our Representatives receive 12b-1 fees for brokerage business. We have an incentive to recommend that you purchase and hold interest in the products that pay us 12b-1 fees.

Refer to the additional disclosures on our website <https://www.secureplanning.com/content/secure-planning-disclosures> and our Form ADV Part 2A Brochure by clicking this link <https://adviserinfo.sec.gov/firm/brochure/42179> to help you understand what conflicts exist.

### **Key Question to Ask Your Financial Professional**

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

**How do your financial professionals make money?**

The financial professional providing **brokerage services** to you are compensated in the following ways: an annual salary as well as based on commissions earned in connection with the purchase and sale of securities.

Compensation earned by a financial professional presents a conflict of interest because the more they sell, the more they can earn.

The financial professionals providing **investment advisory services** are compensated in the following ways: an annual salary, a percentage of advisory fees which are based on the amount of the investors assets they service, and hourly fees based on the time required to meet an investor's needs.

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

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

***Key Questions to Ask Your Financial Professional***

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

You can find additional information about your brokerage and/or investment advisory services and request a copy of the relationship summary at 603-433-5515 or click the link

provided <https://www.secureplanning.com/content/secure-planning-disclosures>

***Key Questions to Ask Your Financial Professional***

- ✓ **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?**