



## CLIENT RELATIONSHIP SUMMARY March 2024

### Item 1. INTRODUCTION

**Planned Solutions, Inc.** is an Investment Advisory Firm registered with the Securities and Exchange Commission (SEC).

Registered Investment Advisors and Broker-Dealers differ in their compensation arrangements and the services they provide. It is important for you, the retail investor, to understand these differences. 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 investment advisors, broker-dealers and investing.

### Item 2. RELATIONSHIPS AND SERVICES

#### **What investment advisory services can you provide me?**

We offer investment advisory services including asset management and financial planning to retail investors.

We manage your assets primarily using model asset allocation portfolios. Each model portfolio is designed to meet a particular investment goal and is recommended based on your stated investment objectives, tolerance for risk, liquidity, and suitability.

As part of our standard investment advisory service, accounts will be managed on a discretionary basis, meaning we will direct the investments and reinvestments of assets in your account. We monitor the investment models on an ongoing basis and review your individual accounts at least quarterly. The suggested minimum account size is \$100,000.

Our investment recommendations are not limited to any specific product or service offered by a broker-dealer and will generally include advice regarding exchange listed securities, mutual funds, exchange traded funds (ETFs), and CD's.

We also offer financial planning services, which can be comprehensive or focus on a specific topic. These services are client specific and not limited to any product or service. The types of services, contract period and fee amount are determined prior to starting the plan and outlined in the financial planning agreement. This service is provided on a non-discretionary basis and does not include account monitoring.

Income tax preparation services are also offered. This service allows our clients to retain us to provide tax return preparation services. These services are normally provided under an agreement separate from our investment advisory agreement but may be included as part of an existing financial planning agreement.

**For more information please refer to our [Form ADV Part 2A Item 4](#) and [Form ADV Part 2A Item 7](#).**

**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 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 the qualifications mean?**

#### **What fees will I pay?**

We manage client assets for an annual fee based on a percentage of assets under management. The fee is paid quarterly, in advance and does not exceed 1.10%.

In addition to advisory fees, clients are also responsible for the fees and expenses charged by custodians, mutual funds, ETFs and other transaction fees.

Financial planning fees are offered on a fee-for-service basis and can be paid by retainer or hourly.

Tax preparation services are based on the complexity of the return and invoiced annually upon completion of the work.

You should note that similar advisory services may (or may not) be available from other investment advisors or broker-dealers for similar lower or higher fees.

**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 more information please click here or refer to our Form ADV Part 2A Item 5.](#)**

**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 investment advisor? How else does your firm make money and what conflicts of interest do you have?**

*When we act as your investment advisor, 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. For example, we do bill on assets under management which means the more assets we manage the more you will pay in management fees. We do, therefore, have an incentive to encourage you to increase the assets in your account.*

We are paid a percentage of your assets under management, and if applicable, financial planning fees. This creates a conflict since the more assets in your advisory account, the more you will pay in fees, and the firm may therefore have an incentive to encourage you to increase the assets in your account. [For more information please click here or refer to our Form ADV Part 2A Item 5.](#)

Employees may buy or sell securities identical to those recommended to you in our model portfolios. If we decide to buy or sell the same securities for several clients at the same time these positions may be included when we combine or “bunch” such orders. In these instances, all participants will receive an average share price. If the order is only partially filled, we will allocate all transactions pro-rata, with each account receiving the average share price.

Two of our advisors are insurance agents and as such can receive separate, yet customary commission compensation. However, you are under no obligation to utilize their insurance services.

We may earn additional income from tax preparation services. Clients are under no obligation to retain us for tax services.

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

The financial planners in our firm are paid a salary, not a commission or revenue earned per client. As owners of the firm they are eligible to receive shareholder distributions and discretionary bonuses, if applicable.

**ASK YOUR FINANCIAL PROFESSIONAL - How might your conflicts of interest affect me, and how will you address them?**

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

No. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](http://Investor.gov/CRS).

**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 our firm, team, products and services on our website [www.plannedsolutions.com](http://www.plannedsolutions.com).

Please do not hesitate to contact us directly at 916-361-0100 (800-750-2111) with any questions or to schedule an initial meeting. You may also request additional copies of this relationship summary.

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