

Comprehensive Financial Planning, Inc.
Form CRS – Customer Relationship Summary
March 31, 2024

Item 1. <u>Introduction</u>	Comprehensive Financial Planning is an investment adviser registered with the Securities and Exchange Commission (“SEC”). Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at https://www.investor.gov/CRS , which also provides educational materials about broker-dealers, investment advisers, and investing.
Item 2. <u>Relationships and Services</u>	<p>What investment services and advice can you provide me?</p> <p>We offer non-discretionary investment advisory services to retail investors, including investment management and financial planning services to individuals, trusts, estates, foundations and small businesses. We tailor our asset allocations to each individual client based on their investment goals and restrictions.</p> <p>Monitoring</p> <p>CFP conducts ongoing research to update their tactical asset allocation and overall securities holdings with the goal of reviewing each client account’s individual allocation and exposures at least quarterly. These recommendations are discussed with the client during their quarterly meeting or call.</p> <p>Investment Authority</p> <p>We offer our services on a non-discretionary basis, meaning that we obtain our client’s permission prior to making any trade in their account.</p> <p>Limited Investment Offering</p> <p>We generally seek to invest in exchange-traded equities as well as high-quality fixed income securities and cash/cash equivalents. We may also provide advice on variable life insurance, variable annuities, mutual fund shares, and closed-end funds, among other securities where appropriate for the client.</p> <p>Account Minimums and Other Requirements</p> <p>We typically seek a \$50,000 minimum account value with a minimum \$500/year fee for investment supervisory services. There is a \$500 minimum fee for financial planning services, but there is no account value minimum for these services.</p> <p>More information about our services is available in Items 4 & 7 of our Form ADV, Part 2A and on Part 2 of our Form ADV, which can be found at https://adviserinfo.sec.gov/firm/summary/109822</p> <p>Conversation Starters. Ask your financial professional the following questions</p> <ul style="list-style-type: none">• 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?
Item 3. <u>Fees, Costs, Conflicts, and Standard of Conduct</u>	<p>A. What fees will I pay?</p> <p>An initial fee ranging between \$1,000 and \$5,000 for the comprehensive financial plan, calculated at an hourly rate of \$150.00 per hour.</p> <p>Annual fees for our investment supervisory services are charged quarterly, and generally follow the below schedule:</p> <ul style="list-style-type: none">0.10% of the asset value of cash/cash equivalents0.25% of the asset value of fixed-income mutual funds and income investments1.00% of the asset value of equities, equity mutual funds and capital appreciation investments <p>Fees are subject to negotiation. Client accounts will also incur transaction expenses when we buy or sell investments and may pay a custody fee to Schwab or the bank that maintains the account. Certain investments, such as mutual funds, charge their own fees which are independent of CFP.</p> <p>Additional information about our firm’s fees are included in Item 5 of Part 2 of Form ADV, available at https://adviserinfo.sec.gov/firm/summary/109822</p>

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	<p>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.</p> <p>Conversation Starter. Ask your financial professional—</p> <ul style="list-style-type: none">• 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?
Item 3. <u>Fees, Costs, Conflicts, and Standard of Conduct</u>	<p>B. 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?</p> <p>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 to you. Here are some examples to help you understand what this means.</p> <ul style="list-style-type: none">• Some of our employees buy or sell securities identical to those recommended to or purchased for clients in their personal accounts. This practice results in a potential conflict of interest, as we could have incentive (to the extent possible) to manipulate the timing of such purchases or sales to obtain better pricing or more favorable allocation in rare cases of limited availability. <p>Conversation Starter. Ask your financial professional—</p> <ul style="list-style-type: none">• How might your conflicts of interest affect me, and how will you address them? <p>More information about conflicts of interest between us and our clients is available on Part 2 of our Form ADV, which is available at https://adviserinfo.sec.gov/firm/summary/109822.</p> <p>How do your financial professionals make money?</p> <p>Our financial professionals receive a salary and may receive a discretionary bonus. Compensation is set with the intention of attracting and retaining highly qualified professionals. Compensation is based on a variety of factors, including the number, value and complexity of accounts under supervision, the performance of those accounts, and client satisfaction and retention.</p>
Item 4. <u>Disciplinary History</u>	<p>Do you or your financial professionals have legal or disciplinary history?</p> <p>No. Visit https://www.investor.gov/CRS for a free and simple search tool to research us and our financial professionals.</p> <p>Conversation Starter. Ask your financial professional—</p> <ul style="list-style-type: none">• As a financial professional, do you have any disciplinary history? For what type of conduct?
Item 5. <u>Additional Information</u>	<p>Additional information about our services can be found at:</p> <p>https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=633594</p> <p>If you have questions about the contents of this brochure or would like to request a copy of this relationship summary, please contact us at (405) 879-1117.</p> <p>Conversation Starter. Ask your financial professional—</p> <ul style="list-style-type: none">• 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?

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Exhibit of Material Updates

July 31, 2021 – Updated Item 2: to more accurately reflect CFP’s quarterly review of client accounts. Prior disclosure stated “We periodically review portfolios for changes in the client’s priorities, objectives, risk tolerances, and/or investment strategy.”

March 31, 2024 – Updated Item 3: to reflect that our CFP professional is no longer licensed to sell insurance products. Prior disclosure stated “Our properly licensed professional occasionally sell life or annuity insurance policies for which he receives compensation.”