

Flexible Plan Investments, Ltd. - Form CRS – Client Relationship Summary – March 27, 2024

Item 1. Introduction

Flexible Plan Investments, Ltd. (“FPI,” “our,” “we,” or “us”) is an investment adviser registered with the Securities and Exchange Commission that provides investment advisory services for managed accounts. We do not offer brokerage or financial planning services. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing. Please ask us for more information.

Item 2. Relationships and Services. *What investment services and advice can you provide me?*

FPI’s managed account services involve providing clients with continuous and on-going supervision over investment accounts. FPI will assess your investment risk tolerance based on your answers to our Suitability Questionnaire, provide you with access to investment strategy accounts, regularly monitor your account consistent with the strategies chosen (at least quarterly) and periodically report account performance to you. You may have to meet certain investment minimums to open an advisory account, as described in: ADV, Part 2A Firm Brochure, <https://www.flexibleplan.com/Portals/2/PDF/firm-role/119-NonSSADV.pdf#page=12> Item 7 –Types of Clients.

FPI accounts are managed on a discretionary basis which means that we can buy and sell investments in your account to respond to the markets without asking you in advance. You will sign an investment management agreement providing us this and other account authority which will remain in place until the relationship is terminated. You can terminate at any time upon written notice to us without any termination charge. Additional information about our advisory services can be found in ADV, Part 2A Firm Brochure, <https://www.flexibleplan.com/Portals/2/PDF/firm-role/119-NonSSADV.pdf#page=4> Item 4 – Advisory Business.

Conversation Starters. Ask your financial professional:

- 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 those qualifications mean?

Item 3. Fees, Costs, Conflicts, and Standards of Conduct. *What fees will I pay?*

Fees and costs affect the value of your account over time. Please ask your financial professional to give you personalized information on the fees and costs that you will pay. You will be charged an ongoing “asset-based” fee meaning that the fee is calculated as a percentage of the value of the cash and investments in your advisory account during the billing period. The fee is collected at the end of the billing period (monthly/quarterly) specified in your advisory agreement with us or upon termination. This means the more assets you have in the advisory account, including cash, the more you will pay in fees. Therefore, we have an incentive to encourage you to increase your advisory account assets. Our fees vary, depending on the value of your account and the program utilized. Our maximum fee of 1%, when combined with the maximum third party solicitor fee, is 2.25%. However, there are numerous lower fee options available. We also furnish model portfolios on trading platforms established by third party financial institutions. Our fees for this service is governed by the platform provider.

You may pay miscellaneous fees that your account’s custodian may charge, including custody fees, wire fees, transfer fees, bank charges, and other fees. You may also pay internal fees and expenses, such as a transaction fee for buying or selling certain investments, including mutual funds and exchange traded funds. With certain investments, such as variable annuities, you may have to pay fees such as “surrender charges” to the annuity to terminate the annuity contract. For additional information, please see Form ADV, Part 2A Firm Brochure, <https://www.flexibleplan.com/Portals/2/PDF/firm-role/119-NonSSADV.pdf#page=6> Item 5 - Fees and Compensation.

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.

Conversation Starters. Ask your financial professional:

- Help me understand how these fees and costs might affect my investments. For example, 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 adviser? How does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest. We cannot put our interest ahead of yours. We are held to a fiduciary standard that covers our entire investment advisory relationship with you. We are required to monitor your portfolio, investment strategy and investments on an on-going basis. FPI generates revenue from the advisory fees we collect from your accounts and from fund sub-advisory fees paid by third parties. While the more money our client makes, the more we make, 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.

Example of Ways We Make Money and Conflicts of Interest.

Third-party payments – We are paid compensation for our role as sub-adviser providing trading instructions to the Quantified Funds and The Gold Bullion Strategy Fund. We utilize these funds in many strategies. To reduce conflicts of interest arising from these payments, sub-advisory fees paid to us are credited dollar for dollar against advisory fees you would otherwise owe for our services.

For additional information regarding conflicts of interest, please see Form ADV, Part 2A Firm Brochure, <https://www.flexibleplan.com/Portals/2/PDF/firm-role/119-NonSSADV.pdf#page=39> Item 10 - Other Financial Industry Activities and Affiliations.

Conversation Starters. 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?

For advisory services provided to retail investors, our financial professionals are paid an annual salary with the potential for bonuses based on our overall performance as a firm.

Item 4. Disciplinary History. Do you or your financial professionals have legal or disciplinary history?

No. Visit investor.gov/CRS for a free and simple tool to research us and our financial professionals.

Conversation Starters. Ask your financial professional:

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

Item 5. Additional Information.

For additional information about our services, please visit www.flexibleplan.com, Form ADV Part 2A Firm Brochure <https://www.flexibleplan.com/Portals/2/PDF/firm-role/119-NonSSADV.pdf>. Please call 800- 347-3537, if you would like to request up-to-date information or a copy of this relationship summary.

Conversation Starters. Ask your financial professional:

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