

CTS Financial Planning, Inc. (dba CTS Financial Group) is registered with the U.S. Securities and Exchange Commission as an investment adviser. Neither our firm nor our financial professionals are affiliated with a broker-dealer. Brokerage and investment advisory services 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 <http://investor.gov/crs>, which also provides educational materials about broker-dealers, investment advisers and investing.

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

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Our firm offers investment advisory services primarily to individuals as opposed to corporations. Our services include financial planning, retirement planning, investment planning, tax planning and preparation, insurance planning, and investment management. These services are fully described in our Form ADV Part 2A ("Disclosure Brochure"). We provide investment management services through our proprietary Consolidated Asset Management Program ("CAMP"). This program makes investment decisions on a discretionary basis, which means we will decide which investments to buy and sell for your account based on the asset allocation strategy that you choose. We will monitor your CAMP accounts on an ongoing, daily basis. CAMP allocates investments between an array of mutual funds, exchange traded funds ("ETFs"), individual debt and equity securities, independent managers, as well as the securities components of variable annuities and variable life insurance contracts. In limited cases, we can provide you with a non-discretionary investment account, which means you would make the ultimate buy or sell decisions. As a condition for starting and maintaining a relationship, we generally impose a minimum portfolio size of \$50,000 for mutual fund portfolios and \$150,000 for individual equity portfolios.

**Additional information about our services can be found in Items 4, 5 and 7 of our Disclosure Brochure and available to all clients or by going here:** <https://adviserinfo.sec.gov/firm/summary/110960>

*Please ask your financial adviser the following key questions...*

- *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?

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We offer our services on a fee basis. We charge a fixed or hourly fee for financial planning, tax planning and tax preparation services. For project-based services, such as a Comprehensive Financial Plan, we generally charge one half of the fees upon engaging us while the remainder is due upon delivery of the services. For our discretionary investment management services (CAMP), we charge an annual fee based on the value of the assets under management. The annual fee is prorated and charged quarterly, in arrears.

In addition to the advisory fees paid to us, you also incur certain charges imposed by other third parties, such as broker-dealers, custodians, etc. These additional charges include fees charged by independent managers, custodial fees, charges imposed directly by a mutual fund or ETF in the account, which are disclosed in the fund's prospectus (e.g., fund management fees and other fund expenses), odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. We do not use any funds with deferred sales charges and do not accept 12b-1 fees or charge performance fees.

Since we charge an asset based fee, the more assets there are in your investment accounts, the more you will pay in fees. While that fee arrangement gives us an incentive to encourage you to increase the assets in your account, our fee schedules offer you break points which reduce the percentage fee as we manage more assets. 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. **Additional information about our fees can be found in Item 5 of our Disclosure Brochure and available to all clients or by going here:** <https://adviserinfo.sec.gov/firm/summary/110960>

*Please ask your financial adviser the following key questions ... 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 adviser? How else does your firm make money and what conflicts of interest do you have?**

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**When we act as your investment adviser**, we have a fiduciary duty to act in your best interest and not put our interest ahead of yours. At the same time, the way our financial professionals make money creates some conflicts with your interests. You should understand and ask us about these conflicts. Here is an example to help your understand what this means.

- Our financial advisers are licensed to sell insurance products through a related firm, Certified Insurance Consultants, Inc. ("CIC"). Commissions earned on the sale of insurance products are paid directly to CIC which then compensates some of our financial advisors. This creates a conflict of interest because it gives our advisors an incentive to sell insurance through CIC. Importantly, the sale of insurance products does not affect the investment advice that we provide you.

*Please ask your financial adviser the following key questions... How might your conflicts of interest affect me, and how will you address them?*

**Additional information about our conflicts of interest can be found throughout our Disclosure Brochure and available to all clients or by going here: <https://adviserinfo.sec.gov/firm/summary/110960>**

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

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Our financial professionals are compensated based on the following factors and conflicts of interest:

- Our financial professionals receive a salary and a discretionary bonus which is based on the revenue the firm receives from all financial planning, tax planning, tax preparation, and investment management services as well as on the contributions each employee makes to the firm.
- Our financial professionals do not receive any commissions in connection with providing investment advice. Those professionals who do offer insurance products are compensated through CIC.

**Additional information about our financial professionals can be found on their respective Form ADV Part 2 Brochure Supplements that you will be provided.**

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

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No, neither we nor our financial professionals have a legal or disciplinary history. You can visit <http://investor.gov/crs> for a free and simple search tool to research us and our financial professionals.

*Please ask your financial adviser the following key questions... As a financial professional, do you have any disciplinary history? For what type of conduct?*

You can find additional information about our services on our website at <http://www.ctsfinancialgroup.com> and in our Disclosure Brochure. To request a copy of this Relationship Summary and any of our other disclosure documents referred to in this document, please call us at (312) 337-1040.

*Please ask your financial adviser the following key questions... 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?*