

Relationship Summary

February 2024

The Planner's Edge LLC

The Planner's Edge LLC is an investment adviser registered with the Securities and Exchange Commission. Investment advisory services and fees differ from brokerage services and fees and it is important for you to understand the differences. [Investor.gov/CRS](https://www.investor.gov/crs) is a website providing free and simple tools to research firms and financial professionals, and which provides educational materials about investment advisers, broker-dealers, and investing. We encourage you to ask us questions and have provided suggested conversation starters in call-out boxes throughout this Relationship Summary.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors. We offer customized financial planning through a set of customized services we call The Serious Money Approach™, which includes components related to identifying and assessing your financial life and setting goals. We also offer ongoing portfolio management services. We meet with you to gain an understanding of your current financial picture, your short- and long-term goals, and your risk tolerance. We use this information to recommend an investment portfolio specific to your investment objectives and needs.

We use a mix of asset classes in our portfolio management, mostly using mutual funds and ETFs. We monitor client portfolios as part of an ongoing process with regular account reviews conducted on at least a quarterly basis. Reviews are also triggered by material market, economic or political events, or by changes in your financial situation (such as retirement, termination of employment, physical move, or inheritance).

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?**

We manage portfolios on a discretionary basis. When you grant us discretionary authority, this means we don't need to call you before buying or selling securities in your account. We obtain discretionary authorization through our signed advisory agreement with you. We offer advice on different types of publicly traded securities. We do not impose a minimum account size.

For more detailed information about our services, please request a copy of our Form ADV, Part 2A brochure. Our brochure can also be found here: <https://adviserinfo.sec.gov/firm/brochure/114616>

What fees will I pay?

We provide financial planning engagements on an hourly basis or for a flat fee. Our hourly rate is \$300, and our flat fees typically are between \$1500 and \$2500, depending on the number of components of The Serious Money Approach™ the client desires. One-half of this fee is billed up front during the first consultation and the second half of the fee is due at the conclusion of the financial planning engagement. Portfolio management services are billed as an ongoing annual fee based on your total assets under management with us. We charge our fee on a graduated basis, which means we charge our maximum fee of 1.5% on the first \$100,000 in assets under management and a lower percentage on subsequent asset ranges under our management: 1.25% for the next \$150,000, 1.00% on the next \$250,000, .85% on the next \$500,000, .75% on the next \$1.5 million, .65% on the next \$2.5 million, .55% on the next \$5 million, and a negotiated fee on assets over \$10 million. We bill our fee monthly in arrears. We will charge a fixed fee for portfolio management as requested and negotiated by the client. Financial planning fees are typically paid directly by the client and portfolio management fees are usually deducted automatically from your account. Our fees are negotiable. When we charge asset-based fees, the more assets we manage, the more you'll pay in management fees. We therefore have a financial incentive to encourage you to increase the amount of assets we manage for you.

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?

In addition to our advisory fees, you will pay fees charged by third parties for other services provided to you, including fees charged by your custodian and broker-dealer. Examples of costs you might pay include transaction fees, custodial fees, transfer taxes, wire transfer and electronic fund fees. Mutual funds and exchange traded funds also charge internal management fees, which reduce the return of investments over time. We do not receive any portion of these charges; we are compensated only through our own advisory 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. Our [Form ADV, Part 2A \(Item 5 and Item 12\)](#) contains more detailed information about fees and costs.

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?

When we act as your investment adviser, we have to act in your best interests and not put our interests 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.

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

Our primary conflict of interest is our receipt of asset-based fees. For example, if you asked us for a recommendation about paying down outstanding debt or making charitable contributions, versus keeping those funds in your accounts with us, we will always make the recommendation that we believe is in your best interest. At the same time, we have a conflict of interest in making the recommendation because we earn more advisory fees when you keep more assets in your account.

The only direct revenue we receive is from the advisory fees you pay to us. However, we have an incentive to recommend our clients use Schwab & Co, Inc. ("Schwab") as custodian because we receive other benefits, such as access to research, technology services, and seminars through our relationship with Schwab.

Our [Form ADV, Part 2A](#) contains detailed information about our conflicts of interest.

How do your financial professionals make money?

Our financial professionals receive variable compensation related to the number of clients served and total advisory fees generated. This creates a financial incentive to solicit and retain clients.

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

No. Visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple search tool to research our firm and our financial professionals.

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

For more detailed information about our investment advisory services, or to request another copy of this Relationship Summary, please contact us at (206) 232-4500 and speak to our owner and CCO. You may also visit the SEC's public disclosure website at www.adviserinfo.sec.gov.

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?