

**Complete Financial Planning, Inc.**  
**Client Relationship Summary – Form CRS**  
**January 4, 2022**

**Is An Investment Advisory Account Right For You?**

There are different ways you can get help with your investments. You should carefully consider which types of accounts and services are right for you.

**Item 1. Introduction**

Complete Financial Planning, Inc. is registered with the Securities and Exchange Commission as an investment advisor and provides advisory services for a fee rather than brokerage commissions. As a retail investor, it is important to understand the differences between services and fees of an investment advisor and a broker-dealer. [Investor.gov/CRS](http://Investor.gov/CRS) offers free and simple tools to research firms and financial professionals. Additionally, it also provides educational materials about broker-dealers, investment advisors, and investing.

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

We provide financial planning and investment management services on a **discretionary basis and non-discretionary basis**. Investment management services offered include continuous monitoring and customization of investment portfolios based on your specific objectives and risk tolerance. Such portfolios consist of appropriate investments designed to meet your objectives as determined by your input. Short-term goals, long-term goals, specific planning goals, income tax status, employment status, social security income, pension income and risk tolerance are considered before recommending a portfolio allocation.

You will receive a quarterly consolidated statement from us that will include the value and description of discretionary and non-discretionary assets we advise on. You will receive monthly statements from the custodian holding your discretionary accounts. Statements from non-discretionary assets that are held away from our recommended custodian will be sent to you based on your agreed upon intervals.

Advice will be provided whenever requested by you or when we believe circumstances require additional information and or dialogue. You may impose investment restrictions on investing in certain securities and types of securities. For discretionary accounts, we shall supervise and direct the investments of and for the account(s) on a **discretionary basis** and will have full power and authority in connection with your accounts, **without your consent** to buy, sell, exchange, convert and otherwise trade in any and all stocks, bonds, and other securities as we may select. For **non-discretionary accounts and accounts held outside our recommended custodian**, we will give advice and you will decide what investments to buy and sell.

**For additional information**, please see our Form ADV, Part 2A brochure, Item 4 by going to <http://www.thecompletefinancialplan.com/Brochure2022.pdf> or go to <https://www.investor.gov/>.

**Conversation Starter**

<ul style="list-style-type: none"><li>• Given my financial situation, should I choose an investment advisory service? Why or why not?</li></ul>
<ul style="list-style-type: none"><li>• How will you choose investments to recommend to me?</li></ul>
<ul style="list-style-type: none"><li>• What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</li></ul>

**Item 3. Fees, Costs, Conflicts and Standard 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. The more assets you have in the advisory account, including cash, the more you will pay us. We therefore have an incentive to increase the assets in your account in order to increase our fees. The amount paid to our firm and your financial professional generally does not vary based on the type of investments we select on your behalf. The asset-based fee reduces the value of your account and will be deducted from your account, unless other arrangements are made. You pay our fee quarterly even if you do not buy or sell.

Your annual investment advisory fee is equal to two percent (2%) or less of the total value of assets in your accounts. The value of your account is the sum of your discretionary and non-discretionary accounts. Quarterly fees are due in advance at the beginning of each quarter. On occasion, fees may be negotiated for accounts, but only with prior approval from one or more of the firm's officers. All assets under management, including any margin balances, priced according to your brokerage statement, are calculated as of the last day of the previous quarter. Valuation of agreed upon Held Away accounts (tax

deferred annuities, 401k, corporate pension plans and bank account balances) will be provided by you to us, except those accounts(s) we have access to.

Our advisory fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which shall be incurred by you and will reduce the value of your investments over time. These may include but are not limited to certain charges imposed by custodians, brokers, third party investment and other third parties such as fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to our fee, and we shall not receive any portion of these commissions, fees, and costs.

**You will pay our quarterly fee 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 additional information**, please see our Form ADV, Part 2A brochure, Item 5 by going to <http://www.thecompletefinancialplan.com/Brochure2022.pdf> or go to <https://www.investor.gov/>.

#### **Conversation Starter**

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| <ul style="list-style-type: none"><li>• Help me understand how these fees and costs might affect my investments.</li></ul>                                    |
| <ul style="list-style-type: none"><li>• If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?</li></ul> |

**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 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. Here is an example to help you understand what this means.

**Commissions:** Our firm and our associated persons may receive commissions from the sale of insurance products and services. This conflict is mitigated by our fiduciary duty and adherence to our code of ethics. When referring clients to purchase insurance, the client's best interest will be the main determining factor.

#### **Conversation Starter**

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| <ul style="list-style-type: none"><li>• How might your conflicts of interest affect me, and how will you address them?</li></ul> |
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#### **Additional Information**

For more information about our conflicts of interest, we recommend reading our ADV Part 2A, Items 4 and 10 by going to <http://www.thecompletefinancialplan.com/Brochure2022.pdf> or go to <https://www.investor.gov/>.

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

Our financial services professionals are compensated based on our net profit after reducing asset fees by expenses.

This is a conflict of interest because our financial professionals have an incentive to encourage you to increase your assets in your accounts, recommend our advisory services to you, and recommend you purchase investments that result in additional compensation to them. For more information about our conflicts of interest, we recommend reading our ADV Part 2A, Items 4 and 10 <http://www.thecompletefinancialplan.com/Brochure2022.pdf> or go to <https://www.investor.gov/>.

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

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

#### **Conversation Starter**

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| <ul style="list-style-type: none"><li>• As a financial professional, do you have any disciplinary history? For what type of conduct?</li></ul> |
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#### **Item 5. Additional Information**

To find additional information about us and to request a copy of the *relationship summary*, please go to <http://www.thecompletefinancialplan.com/Brochure2022.pdf> or send us an e-mail at [info@thecompletefinancialplan.com](mailto:info@thecompletefinancialplan.com). If you would like to request a copy of the relationship summary, please call 845-638-6505.

#### **Conversation Starter**

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| <ul style="list-style-type: none"><li>• Who is my primary contact person?</li></ul>  |
| <ul style="list-style-type: none"><li>• Is he or she a representative of an investment advisor or a broker-dealer?</li></ul> |
| <ul style="list-style-type: none"><li>• Who can I talk to if I have concerns about how this person is treating me?</li></ul> |