

American Planning Services, Inc.
d/b/a: Payant Wealth Management Group
October 11, 2023
FORM CRS

Payant Wealth Management Group is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ and it is important for you, our client, to understand the differences. Additionally, free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing. This document is a summary of the services and fees we offer to "retail" investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

What investment services and advice can you provide me?

We offer the following investment advisory services to retail investors: **Financial Planning Services; Portfolio Management Services; and Selection of Other Advisers.** Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A Items 4, 7, 13 by clicking this link <https://adviserinfo.sec.gov/firm/brochure/134854>

Account Monitoring: If you open an investment account with our firm, as part of our standard service we will monitor your investments on a daily basis.

Investment Authority: We manage investment accounts on a **discretionary** basis whereby **we will decide** which investments to buy or sell for your account. You may limit our discretionary authority (for example, limiting the types of securities that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing.

Investment Offerings: We primarily offer advice on stocks, bonds, mutual funds and Exchange Traded Funds ("ETFs"), however, we may advise you on various types of investments based on your stated goals and objectives or held in your portfolio.

Account Minimums and Requirements: In general, we require a minimum account size to open and maintain an advisory account, which may be waived in our discretion.

Key Questions to Ask Your Payant Wealth Management Group Advisors

- **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?

The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services. For detailed information, refer to our Form ADV Part 2A by clicking this link <https://adviserinfo.sec.gov/firm/brochure/134854>:

- **Asset Based Fees** - Payable quarterly in advance. Since the fees we receive are asset-based (i.e. based on the value of your account), we have an incentive to increase your account value consistent with your financial plan that fits within your documented risk tolerance. Furthermore, our fees decline when your advisory account declines. We do better when you do better.
- **Hourly Fees** - In limited circumstances we may enter into an hourly fee arrangement. This fee is usually paid in advance.
- **Fixed Fees** - Payable 50% in advance and 50% at completion of project work.
- **Third-Party Advisory Fees;**

Clients may also pay additional fees or expenses. We diligently study our investment choices and attempt to keep our choices low cost. Examples of the most common fees and costs applicable to our clients are:

- Custodian fees;

- Account maintenance fees;
- Fees related to mutual funds, exchange-traded funds, and variable annuities;
- Transaction charges when purchasing or selling securities;

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.

Key Questions to Ask Your Financial Professional

- **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?

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 are some examples to help you understand what this means.

- **Third-Party Payments:** Persons providing advice on behalf of our firm are registered representatives with a broker-dealer and independent insurance agents. These persons receive compensation and insurance commissions in connection with the purchase and sale of securities, other investment products, and insurance products. Compensation earned by these persons is separate and in addition to our advisory fees. This practice presents a conflict of interest because they have an incentive to recommend investment or insurance products based on the compensation received rather than solely based on your needs. Our firm will not charge an advisory fee on investment or insurance products purchased through a registered representative or insurance agent associated with Payant Wealth Management Group.

Refer to our Form ADV Part 2A by clicking this link <https://adviserinfo.sec.gov/firm/brochure/134854> to help you understand what conflicts exist.

Key Questions to 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?

Our Company and the financial professional servicing your account(s) are compensated in the following ways: Salary; Bonus; Product Sales Commissions; and commission-based compensation through Payant Insurance Solutions, LLC. Financial professionals' compensation is based on the amount of client assets they service and the products sold (i.e. differential compensation).

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

Yes, our firm or our financial professionals currently have legal or disciplinary history to disclose. These events are disclosed in either our Form ADV or the specific individual's Form U4. These documents can be found by going to Investor.gov/CRS.

Key Questions to Ask Your Financial Professional

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

You can find additional information about your investment advisory services and request a copy of the relationship summary at 813-633-7333 or click the link provided <https://adviserinfo.sec.gov/firm/brochure/134854>.

Key Questions to Ask Your Financial Professional

- **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?**

**American Planning Services, Inc.
d/b/a: Payant Wealth Management Group
October 11, 2023**

Exhibit to Form CRS

Payant Wealth Management Group is required to update its Form CRS when information in the Form CRS becomes materially inaccurate. This Exhibit summarizes the following material changes to the firm's Form CRS, implemented on October 11, 2023:

Under "How do your financial professionals make money?" we removed references to Payant Tax Services, LLC.