



## Client Relationship Summary (Form CRS) – March 13, 2024

### Introduction

We are Fortress Planning Group, LLC. ("Fortress"), an investment adviser registered with the Securities and Exchange Commission. Investment advisory and brokerage 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](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing. Our firm and financial professionals' registration information are also publicly available on the [investor.gov](https://investor.gov) website.

### Relationship and Services

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

We provide customized investment management and financial planning services to retail investors. We offer advice on equities, fixed income, mutual funds, ETFs, and similar investments.

As part of our standard services, we monitor accounts on a continuous basis and conduct ad hoc reviews if you change your objectives or risk tolerance, upon significant market and economic events, or if we change our investment strategy.

Our services are provided on a discretionary basis, which means that we have the authority to buy and sell securities for your account without asking you in advance. This authority is usually unlimited and remains in effect until you revoke it. Although we have discretionary authority, we only buy and sell securities within the scope of the investment policy statement that is agreed upon and signed between you and us. We may provide non-discretionary investment advice, where we make investment recommendations to you and you decide whether to implement the recommendation. We do not give advice on any proprietary investment products.

Fortress generally requires a minimum account size of \$300,000 for investment management services, which can be waived.

For more information, please also see our Form ADV Part 2A ("Brochure"), specifically Items 4 & 7, available at [investor.gov/CRS](https://investor.gov/CRS).

#### ***Conversation Starters: We encourage you to ask us the following questions:***

*Given my financial situation, should I choose an investment advisory service? Why or why not?*

*What is your relevant experience, including your licenses, education, and other qualifications?*

*What do these qualifications mean?*

### Fees, Costs, Conflicts, and Standard of Conduct

#### ***What fees will I pay?***

Fortress collects fees quarterly in advance based on the value of the client portfolio as of the last day of the prior quarter. Our fees are calculated as a percentage of the assets under our management, so our fees will rise and fall with the value of the assets we manage for you. Thus, we have an incentive to increase the value of your assets to increase our fees.

In some cases, as outlined in the investment management agreement, an annual maintenance fee may be charged in addition to the quarterly fee.

Some investments (e.g., mutual funds, ETFs, etc.) impose additional fees (e.g., transactional fees) that reduce the value of your investment over time. The same goes for any additional fees you pay to a custodian.



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.

For more information, please also see our Form ADV Part 2A ("Brochure"), specifically Items 5, available at [investor.gov/CRS](http://investor.gov/CRS).

**Conversation Starters: We encourage you to ask us the following 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?**

When we act as your investment adviser, we have a fiduciary responsibility to act in your best interest 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. Here is an example to help you understand what this means:

- While Fortress works to minimize conflicts with clients, as your assets increase, our fee increases, thus causing the conflict for us to encourage you to invest more in your accounts we are managing.

**Conversation Starters: We encourage you to ask us the following questions:**

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

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

Our firm's only compensation comes from our advisory fees. Our advisors are only compensated in cash and their compensation does increase as client's assets increase. As a result, we are incentivized to recommend that you add additional assets to your account.

## Disciplinary History

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

No. You can visit [investor.gov/CRS](http://investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

**Conversation Starters: We encourage you to ask us the following questions:**

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

## Additional Information

You can find additional information about our investment advisory services at [Investor.gov/CRS](http://Investor.gov/CRS). You may also request a printed copy of this Client Relationship Summary (Form CRS) by contacting us at 262-264-5838 or via email to [scott@fortressplanninggroup.com](mailto:scott@fortressplanninggroup.com).

**Conversation Starters: We encourage you to ask us the following 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?*