

FORM Client Relationship Summary (“CRS”)

AISA FINANCIAL PLANNING LIMITED

Trading As (T/A) Aisa International
10, Prince Maurice Court, Hambleton Avenue, Devizes,
Wiltshire SN10 2RT, United Kingdom

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Registered with the Securities and Exchange Commission
as an Investment Advisor.

Aisa Financial Planning Ltd, dba, Aisa International provides fee-based wealth management and financial planning services. This document gives you a summary of the types of services we provide and how you pay. Please ask us for more information. We encourage you to visit Investor.gov, which is a free and simple search tool to research our firm and our financial professionals.

Relationships and Services: There are different ways you can get help with your investments. You should carefully consider which type of account and the services that are right for you. Aisa Financial Planning Limited usually meets with clients directly, but may also work with clients by phone or through internet communication, to provide investment advice, develop strategies and define goals. Aisa Financial Planning Limited receives compensation by charging an on-going asset management fee based on the value of cash and other investments in your advisory account. For insurance contracts without an investment element i.e. (term insurance protection long-term care), Aisa Financial Planning will receive a commission for the sale of the product from the insurer.

Monitoring: While the underlying securities within Asset Allocation Services accounts are monitored, these positions are reviewed at the investment committee meetings at least quarterly. Individual Accounts are reviewed by the advisors in the context of the strategy’s model parameters as well as each client’s stated investment objectives and guidelines. More frequent reviews may be triggered by material changes in variables such as the client’s individual circumstances, the market, political or economic environment.

Investment Authority: Assets can be managed on a *discretionary or non-discretionary* basis. Discretionary authority allows Aisa Financial Planning Limited to buy and sell securities without asking in advance whereas non-discretionary authority is limited to making securities recommendations, but *you* make the decision to buy or sell.

Investment Offerings: We generally impose a minimum account balance requirement of \$200,000 for opening or maintaining an account with our firm, and we do not make available or offer advice only with respect to proprietary products, or a limited menu of products or type of investments.

Legal Obligations, Conflicts of Interest We must abide by certain laws and regulations in our interactions with you. We are held to a fiduciary standard that covers our entire investment advisory relationship with you. For example, we are required to monitor your portfolio, investment strategy and objectives on an ongoing basis. Our interests can conflict with your interests. We must eliminate these conflicts or tell you about them in a way you can understand, so you that you can decide whether or not to agree to them. Please ask your financial professional to give you personalized information on the fees you will pay. The amount paid to our firm and your financial professional generally does not vary based on the type of investment we select on your behalf. In addition to Aisa Financial Planning’s advisory fees, clients are responsible for the fees and expenses charged by custodians and imposed by broker dealers. Such fees may include, but are not limited to, any transaction charges, fees for duplicate statements and transaction confirmations, and fees for electronic data feeds and reports. We do not receive any portion of any broker-dealer and/or custodial fees, but we may be incentivized to recommend insurance products which we will receive additional compensation. Fees are negotiable and based on the scope and complexity of your account, the amount of time and expertise required as well as the account value. The more assets you have in an 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 your fees. You pay our advisory fee even if you do not buy or sell during the fee period. 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. When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. However, 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.

Description of Principal Fees and Costs: Our Standard Fee Schedule is as follows:

Assets Under Management Annual Fee Range (%)

On the first \$300,000 1.50%

\$300,001 - \$500,000 1.25%

\$500,001 - \$1 million 1.00%

\$1,000,001 - \$2,500,000 0.90%

\$2,500,001 - \$5 million 0.80%

Over \$5 million 0.70%

How Financial Professionals Make Money: Your Financial Professional makes money based on the amount of assets they manage for you, revenue the firm earns from the financial professional's advisory services or recommendations, and compensation from the sale of insurance products. These are all cash forms of compensation. Your Financial Professional does not receive any form of non-cash compensation.

Disciplinary History: Aisa Financial Planning Limited, Inc. does not have any disciplinary history to disclose. To report a problem to the SEC, visit Investor.gov or call the SEC's toll-free investor assistance line at (800) 732-0330.

Additional Information: We encourage you to visit Investor.gov for a free and simple search tool to research our firm and our financial professionals. If you have a problem with your investment, investment accounts or a financial professional, contact us in writing at 10, Prince Maurice Court, Hambleton Avenue, Devizes, Wiltshire SN10 2RT United Kingdom. For additional information on our advisory services, see our ADV brochure available at [Investment Adviser Public Disclosure \(IAPD\)](#). A copy of our ADV brochure can also be obtained at no cost or by calling us at +44 (0)1672 569 111 (Time Zone GMT).

Disclosure: This *Client Relationship Summary* ("Form CRS/ADV Part 3") brochure provides information about the qualifications and business practices of Insight Capital Management. If you have any questions about the contents of this brochure, please contact us at +44 (0)1672 569 111 for information about our advisory services and/or to request the latest copy of this summary. The information contained here has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Registration does not imply a certain level of skill or training.

Questions You Are Encouraged to Ask

- What is your relevant experience, including your licenses, education and other qualifications?
- What do the abbreviations in your designations stand for and how was the designation obtained?
- What are the most common conflicts of interest between advisory and brokerage accounts?
- How does the firm address conflicts of interest when providing service to my account?
- Given my financial situation, why should I choose an advisory account?
- Why should I choose a brokerage account instead of an advisory account?
- How will you choose investments to recommend for my account?
- Who is the primary contact person for my account?
- Is my primary contact person a representative of an investment adviser or a broker/dealer?
- If I have concerns about how this person is treating me, who can I talk to?
- Tell me how you and your firm make money in connection with my account.
- Do you or your firm receive any payments from anyone besides me in connection with my investments?
- How often will you monitor my account's performance and offer investment advice?
- Does the firm have any financial incentives such as a revenue sharing arrangement?
- How much for a typical brokerage account?
- What would make my fees more or less? What additional costs should I expect in connection with my account?
- 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?