

Modern Dollar Planning, LLC is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory 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.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors. Our services include On-Going Wealth Management and Investment Management.

Under our investment management services, your investment accounts will be monitored and reviewed regularly on at least a quarterly basis by our firm. We will provide advice to you regarding the investments and allocation of your accounts to ensure they are positioned appropriately based on your goals and objectives.

Through our investment management services, we maintain **discretionary authority** with respect to the purchase and sale of securities in your accounts managed by our firm. We do not require your prior authorization before placing trades in your account(s)

We typically implement our strategies primarily through the use of low-cost passively managed exchange-traded funds (“ETFs”) such as those offered by Vanguard, iShares, State Street Global Advisors and Dimensional Fund Advisors. Diversification, cost, and tax efficiency are all important factors in determining which funds to use and how they are implemented for your account(s). We may utilize individual fixed-income securities and other types of securities, as appropriate.

We do not have a minimum account size requirement; however, we do have a minimum Financial Plan creation fee of \$1,500 and a minimum quarterly fixed fee of \$1,000. From time to time, we may agree to a quarterly fixed fee below \$1,000, but approval is required by one of our company’s shareholders.

For **Additional Information** regarding the services we make available to you, please review Item 4, 7, and 13 of our Form ADV Part 2A.

Ask your Adviser:

1. *“Given my financial situation, should I choose an investment advisory service? Why or why not?”*
2. *“How will you choose investments to recommend to me?”*
3. *“What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?”*

What fees will I pay?

The amount of fees you pay to our firm and the frequency in which you are billed depends on the services being provided. For our wealth management service, we charge an upfront fee for the development and delivery of a financial plan and then a quarterly fee for the ongoing implementation and advice provided on that plan. These fees will be deducted directly from your managed account. In cases where we aren’t directly managing any assets (if for instance, all of your assets are held in a company retirement plan) we will invoice you directly on a quarterly basis.

Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which you may incur. Additional fees you may pay include certain charges imposed by custodians such as custodial fees, deferred sales charges, or other fees and taxes on brokerage accounts and securities transactions. Mutual fund and exchange-traded funds also charge internal management fees, which are disclosed in a fund's prospectus.

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.

Ask your Adviser: “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. For example, some of our financial professionals may have outside business activities that we may recommend you use. These professionals will receive compensation based on those services. Clients are never obligated to use any third-party provider we recommend.

Ask your Adviser: “How might your conflicts of interest affect me, and how will you address them?”

We do not currently recommend to clients other investment advisers to manage their accounts. However, historically we did utilize ACR Alpine Capital Research, LLC (CRD # 110933) to provide investment management services to clients and still have five clients using them for investment management. This situation creates a conflict of interest. However, when recommending clients to another investment advisor, the client's best interest and suitability of the other investment advisors will be our main determining factors. This relationship is disclosed to clients at the commencement of the advisory relationship.

How do your financial professionals make money?

Our financial professionals are compensated on a salary basis and are not paid commissions or other compensation based on the amount of the business generated from their work.

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

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

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

For additional information about our services, visit our website www.modern-dollar.com. If you would like additional, up-to-date information or a copy of this disclosure, please call (314) 827-5852.

Ask your Adviser: 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?

SUMMARY OF MATERIAL CHANGES

There have been no material changes since our last filing on 1/22/2024.