

## Plan Confidence Corporation - Relationship Summary

August 7, 2023

Plan Confidence Corporation, (PC) is registered with the Securities and Exchange Commission (SEC). We feel that it is important for you to understand how our investment advisory services and fees are structured in order to determine whether our investment advisory services are right for you. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisers and investing.

- Non-affiliated registered investment advisers that have Co-Adviser agreements with us may provide advice to clients, assist clients in determining whether the Plan Confidence™ services are appropriate, and assist clients in establishing and maintaining Plan Confidence™ accounts. A Co-Adviser may also provide other investment advice to clients. A complete description of their services is described in their Form ADV Part 2A Disclosure Brochures.

- In addition, non-affiliated registered investment advisers may lease our software and utilize the Plan Confidence™ platform to provide their own non-discretionary, personalized investment advice. A complete description of their services is described in their Form ADV Part 2A Disclosure Brochures.

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

We created “Plan Confidence™” as an online investment advisory service. Plan Confidence™ allows Clients to receive illustrative asset allocation models that are available investment options within a Client's universe of investment options. Each Client will be provided an asset allocation model designed for a Client's unique risk profile. Plan Confidence™ services do not analyze, recommend or provide non-discretionary trading on any individual securities, Target Date funds, Asset Allocation model portfolios or company stock investment options.

- “Do It Yourself” – Non-Discretionary, personalized investment advice with the use of five strategic models and four tactical models. You must trade your own account.
- “Do It For Me” – Non-Discretionary, personalized investment advice with the use of five strategic models and four tactical models. You review the advice and authorize us to place the trades. We utilize the services a third-party Order Management System (Pontera) when we place trades for your account.
- “SaaS Lease” – Non-Discretionary, personalized investment advice through non-affiliated registered investment adviser (non-affiliated RIA) firms. Each RIA firm may use the five strategic models and four tactical models as provided by us. RIA firms will also be able to program the Plan Confidence software with their own unique models.

For additional investment advisory services information, please see our Form ADV, Part 2A Disclosure Brochure (Items 4, Advisory Business, 5 Fees and Compensation and 7 Types of Clients) or click here for a copy or go to [www.adviserinfo.sec.gov](https://www.adviserinfo.sec.gov).

**Conversation Starters:** 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?

**Our Response:** We will map a “model” (conservative, aggressive, etc.) to the available investment options chosen by your employer using software created by a software developer and financial adviser (Kevin Clark) with securities industry experience since 1997. Kevin Clark is a Dalbar Registered Fiduciary ( RF™ ) and holds a series 65 license. He operates as an ERISA Fiduciary meaning that he has the experience, proper registration and education to provide you advice for your plan(s). You have the option of trading your own account or having Plan Confidence trade it for you.

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

- “Do It Yourself” Non-Discretionary Service Fee –Reoccurring monthly fee starting at \$29 per month.
- “Do It For Me” Non-discretionary Service Fee –Reoccurring monthly fee starting at \$29 per month plus 5 basis points (.0005).
- “Do It For Me” Discretionary Services - \$10,000 minimum. Reoccurring monthly fee starting at \$15 per month.
- All fees are negotiable.

You may incur certain fees, charges and cost imposed by third parties other than our firm in connection with Plan Confidence™. You will pay our fees whether you make or lose money on your investments. Fees, other charges 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 on investment advisory fees, please see our Form ADV, Part 2A brochure Items 5. Fees and Compensation.

**Conversation Starters:** 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?

**Our Response:** When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. We make money by offering our services directly to you or through non-affiliated Registered Investment Advisor firms who pay us a monthly "software lease". At the same time, we believe the way we make money does not create any conflicts with your interests.

#### **Ways We Make Money and Conflicts of Interest.**

We do not receive any outside compensation from third parties. We only receive compensation through Plan Confidence™ service fees and our "software lease". More detailed information about our conflicts of interest can be found in Items 4, 10, 11, 12, and 14 of our Form ADV Part 2A disclosure brochure. For additional information, please see our Form ADV, Part 2A brochure by clicking here for a copy or go to [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Conversation Starters:** How might your conflicts of interest affect me, and how will you address them? How do your financial professionals make money?

**Our Response:** Our one financial professional is compensated by the revenues generated from client fees and software leases. Information about the compensation received by us, and our financial Professional, and any related conflicts of interest are outlined our Form ADV Part 2A and our financial professional's Form ADV Part 2B.

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

No, neither PC nor PC's financial professional have any disciplinary or legal disclosures in a Form ADV (Item 11 of Part 1A or Item 9 of Part 2A) or Form BD (Items 11A-K) or Items 14 A-M on Form U4, Items 7A or 7C-F of Form U5. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

**Conversation Starters:** As a financial professional, do you have any disciplinary history?

**Our Response:** No, see response above.

#### **Additional Information**

If you would like additional, up-to-date information, a copy of this Form CRS disclosure or our other disclosure documents, you may call us at 312-373-0772, e-mail us at [support@planconfidence.com](mailto:support@planconfidence.com), or visit our website at [www.planconfidence.com](http://www.planconfidence.com).

**Conversation Starters:** Who is my primary contact person? Who can I talk to if I have concerns about how this person is treating me?

**Our Response:** If you would like additional, up-to-date information, a copy of this Form CRS disclosure or our other disclosure documents, you may call us at 312-373-0772, e-mail us at [kevin@planconfidence.com](mailto:kevin@planconfidence.com), or visit our website at [www.planconfidence.com](http://www.planconfidence.com).