

FORM ADV Part 3: Form CRS

Relationship Summary

DATE: May 1, 2020

ITEM 1 Introduction

Monarch Plan Advisors (“MPA,” “we,” “us,” “our”) is a registered investment adviser registered with the Securities and Exchange Commission. Brokerage and investment advisory services and fees differ which is why 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://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisers, and investing.

ITEM 2 Relationships and Services

What Investment Services and Advice Can You Provide Me?

We offer investment advisory services to institutional clients such as pension and defined contribution plans (profit-sharing, 403(b), 401k, etc.) We provide comprehensive consultation services for your organizations’ retirement plan benefit program(s). These services can be broken down to the following:

- **Employee Retirement Income Security Act (“ERISA”) Fiduciary Services:** We provide advisory services to plan sponsors of employer-sponsored retirement plans as a 3(21) and 3(38) fiduciary. Such advisory services can include selection and/or de-selection and replacement of individual investment options pursuant to agreed investment criteria.
- **Investment Management Services:** In this plan the MPA will make investment decisions on a discretionary basis. In other words, MPA will amend securities the securities offered in the retirement plan without prior approval, however, MPA will adhere to your investment policy statement.
- **Investment Advisory Services:** Our Investment Advisory Services will include recommendations and provide advice on a non-discretionary basis. This will mean that the client will have the final decision-making authority and MPA will be assisting in the development and the monitoring your portfolios.
- **Non-Fiduciary Services:** These services will focus on ancillary activities such as assisting clients with group enrollment meetings, educating plan participants about general investment principles, selecting and supervising services vendors, benchmarking studies, Fee comparisons, and assisting in the required disclosure.

We offer advice with respect to various products and types of investments.

MPA does not have an account minimum.

For additional information, please see Items 4 and 7 of Part 2A.

- Given my financial situation, should I choose investment consulting services? 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?

ITEM 3 Fees, Costs, Conflicts, and Standard of Conduct

What Fees Will I Pay?

For investment consulting services, you will pay an annual fee based on the total assets under advisement as reported by the custodian(s), which is based on the market value of the portfolio on the last day of the period or an average daily value basis. This valuation basis is detailed and agreed to in the Client agreement. The fee is payable monthly, quarterly, or semi-annually in arrears.

We charge an asset-based fee which means that the more assets there are in the clients’ consulting account(s), the more the client will pay in fees. As such, we may therefore have an incentive to encourage our clients to increase the assets in his or her accounts.

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You may pay additional fees including custodian fees, fees related to mutual funds, and other transactional fees.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs are paid by “hard dollars” meaning that you will be billed separately, and fees will not be deducted from your investment accounts or you may elect to have us bill the custodian or plan sponsor directly. These fees are payable within 30 days. As per our service agreement clients will be allowed to leave our service upon 60 days’ notice. Please make sure you understand what fees and costs you are paying. For additional information regarding our fees and costs, please see Item 5 of Form ADV.

- 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 Consultant? How Else Does Your Firm Make Money And What Conflicts Of Interest Do You Have?

When we act as your investment consultant, 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 consultation we provide you. Here are some examples to help you understand what this means.

Our investment management fee structure gives us the incentive to encourage clients to increase their assets in their organization’s accounts. Our firm’s financial professionals include licensed insurance agents, owners of (k)quote a 401K software company and investment adviser representatives of 3(38) Investment Fiduciaries, Inc. an affiliated registered investment adviser. In these capacities, our financial professionals may sell insurance products for a commission or provide investment advice for additional compensation. They have an incentive to recommend these products to you in order to increase their compensation.

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

For additional information, please see Items 5 and 10 of Part 2A.

How Do Your Financial Professionals Make Money?

Our financial professionals are compensated based on the amount of client assets they service.

ITEM 4 Disciplinary History

Do You or Your Financial Professionals Have Legal or Disciplinary History?

No. Visit Investor.gov/CRS for a free and simple search tool to research you and your financial professionals.

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

ITEM 5 Additional Information

For additional information about our services and to request a copy of the current Form ADV Part 3 Form CRS, please visit our website at www.monarch401K.com or call us at 818.444.0376.

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- 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?