



Form CRS – Client Relationship Summary

November 2023

INTRODUCTION

Our firm, Plan A Wealth, LLC, is an investment adviser registered with the Securities and Exchange Commission. We feel that it is important for you to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about investment advisers, broker-dealers, and investing.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

We are a registered investment adviser that offers investment advisory services to retail investors. Our advisory services include Asset Management, Comprehensive Portfolio Management, Financial Planning & Consulting, Portfolio Monitoring, and a Subscription Model.

Under our Asset Management and Comprehensive Portfolio Management services, we will review your current financial situation, existing resources, goals, and risk tolerance on a regular basis to recommend a portfolio of investments. We will contact you at least annually to update your changing needs, stated goals and objectives. Portfolios are managed on either a discretionary or non-discretionary basis, as indicated in your Asset Management or Comprehensive Portfolio Management agreement, and will be monitored regularly and be rebalanced as necessary. If you select non-discretionary services, then you will make the ultimate decision regarding the purchase or sale of investments. The advisory agreement is in effect until terminated by either you or our firm.

The Subscription Model service provides a recommended investment portfolio consisting strictly of exchange traded funds (“ETFs”) based upon our understanding of your current financial situation, existing resources, goals, and risk tolerance. Your portfolio can be reviewed once annually, and if necessary, rebalanced to meet your changing needs, stated goals and objectives. Clients engaged in our Subscription Model service will be sent financial education content and performance reports on a regular basis. In addition, they may contact us (via email) with general questions. The Subscription Model service is offered on a discretionary basis until the agreement is terminated by you or our firm. *The subscription model is limited to certain IARs and not offered by any dually registered representative.*

Financial Planning & Consulting is included in our Comprehensive Portfolio Management service for a single fee.. Financial Planning & Consulting is also offered as a separate service for an additional flat or hourly fee and does not include investment management.

Our Portfolio Monitoring service provides for general asset allocation guidance within parameters of account(s) held with outside custodians. This service is solely consultive in nature and involves no ongoing supervision, trading, or discretion with respect to securities transactions.

We do not restrict our advice to limited types of products or investments nor do we impose requirements for opening and maintaining accounts or otherwise engaging us.

Additional information about our advisory services is located in Item 4 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/287860>.

Questions to Ask Us: Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose investments to recommend to me? What is your relevant experience, including your licenses and other qualifications? What do those qualifications mean?

WHAT FEES WILL I PAY?

Asset Management, Comprehensive Portfolio Management, and Portfolio Monitoring fees are charged in advance as an ongoing quarterly fee, based on the value of your account. Our maximum Asset Management and Comprehensive Portfolio Management annual fee is 1.50%. Our maximum Portfolio Monitoring annual fee is 1.00%. The more assets you have in your advisory account, the more you will pay us, giving us incentive to increase the assets in your advisory account which will increase our fees. Our fees vary and are negotiable. They will depend on the services you receive and the amount of assets in your account. Asset Management and Comprehensive Portfolio Management fees will be automatically deducted from your advisory account, which will reduce the value of your account. Portfolio Monitoring fees may be paid via invoice rather than automatically deducted from your advisory account.

Our maximum flat fee is \$250,000 and/or maximum hourly rate is \$1,000 for our Financial Planning & Consulting service. For our Financial Planning & Consulting service, we charge an upfront retainer when you sign an agreement and/or charge you when we provide a financial plan or consultation.

Our maximum flat fee is \$49.99 for our Subscription Model service. Our Subscription Model fees are charged a monthly fee in advance with the first payment due upon execution of the advisory agreement.

The custodian that holds your assets may charge fees in addition to our firm's fees. These fees may consist of transaction fees when investments are bought or sold or a fee to hold certain investments and maintain your account.

Some investments, such as mutual funds, index funds, exchange traded funds, and variable annuities, charge additional fees that will reduce the value of your investments over time. In addition, you may have to pay fees such as "surrender charges" to sell variable annuities.

In certain cases, we may select third party money managers who will assist us with managing your account. If selected, they will charge you a fee, which will be described to you in their Form ADV and/or agreement.

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.

Additional information about our fees is located in Item 5 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/287860>.

Questions to Ask Us: Help me understand how these fees and costs may 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 must 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:

Some of our firm's financial professionals are registered representatives of Private Client Services ("PCS"), an unaffiliated broker-dealer. Your financial professional may offer you brokerage services through PCS or investment advisory services through our firm. Brokerage services and investment advisory services are different, and the fees our firm and PCS charge for those services are different. They charge a transaction-based fee, commonly referred to as a commission, each time they buy or sell a security in a brokerage account. As a result, they have an incentive to trade as much as possible in order to increase their compensation. Additional information about PCS is available online at <https://pcsb.net/>.

Our firm's financial professionals include licensed insurance agents who sell insurance products for a commission. They have an incentive to recommend insurance products to you in order to increase their compensation.

Additional information about our conflicts of interest is located in Item 10 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/287860>.

Questions to Ask Us: How might your conflicts of interest affect me, and how will you address them?

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our financial professionals are compensated based on the revenue our firm earns from their advisory services or recommendations, the amount of client assets they service, and the time and complexity required to meet a client's needs.

DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

No, our firm and financial professionals do not have any legal and disciplinary history to disclose. Visit www.investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Questions to Ask Us: As a financial professional, do you have any disciplinary history? For what type of conduct?

ADDITIONAL INFORMATION

You can find additional information about our firm's investment advisory services on the SEC's website at www.adviserinfo.sec.gov by searching CRD #287860. You may also contact our firm at 402-975-8008 to request a copy of this relationship summary and other up-to-date information.

Questions to Ask Us: 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?