

Introduction

Atwood Financial Planning LLC (“AFP”) is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at <https://www.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 personalized, hourly fee-only financial planning to individual clients. Our services include helping clients understand their cash flow and budgeting, target amounts they should have in savings for emergencies and goals, how to pay down debt, how much to save for retirement, how much life insurance should be in place, and recommended estate planning documents. AFP also assists clients with investment and portfolio planning to achieve their goals and retire with adequate resources. We work with our clients to design plans and strategies specific to individual needs, often preparing a customized evaluation of the client’s current situation and a detailed and customized plan of action. AFP also offers hourly planning to corporations for their employees and Small Group Planning Courses wherein participants attend 5 webinars to create their own financial plan. AFP offers a spending tracking service through a mobile app called “Fearless Finance”. We also offer small business planning including business model, growth and pricing analysis, profitability and cash flow analysis and recommendations on structuring and account organization.

Lastly, we offer non-discretionary asset management services. We will manage your account on a non-discretionary basis (which means that we will obtain approval from you prior to executing any transactions so you make the ultimate decision regarding the purchase or sale of investments).

Offerings: We may advise clients on investing in index fund/ETFs, government issued securities and cash/cash equivalents and we also evaluate a client’s current holdings. We make recommendations based on individual client’s goals and risk appetites. AFP does not provide advice on specific individual stocks or corporate bonds unless already held by the client.

Account Minimums: We do not impose a minimum account size for new accounts.

Additional Information. Please see [Form ADV, Part 2A](https://adviserinfo.sec.gov/firm/summary/288941) brochure (Items 4 and 7) found at <https://adviserinfo.sec.gov/firm/summary/288941>.

Conversation Starter: 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, education, and other qualifications? What do these qualifications mean?

What fees will I pay?

For in-person financial planning, we charge hourly, in arrears, strictly for time spent in the presence of the adviser, either in person or by phone/internet/video, including any check-in meetings. Email questions or calls with specific questions that do not require follow-up notes or analysis as judged by the Planner are not charged. Fees are nonnegotiable. Clients are expected to pay at the end of a meeting or can be billed. Participants in our Small Group Planning and Corporations pay a fee up front for all 5 sessions. Use of the “Fearless Finance” app is free to our clients and incurs a small monthly fee/month/account for non-clients or clients tracking more than 3 accounts. Atwood Financial Planning LLC has no assets under management and therefore cannot deduct fees from clients’ assets.

Atwood Financial Planning
Form CRS – Customer Relationship Summary
August 2025

For non-discretionary asset management services, we charge a fixed annual fee, billed quarterly in arrears. We charge this annual fee irrespective of the total assets under management.

Our fees do not include fees charged by other parties, such as transaction fees, custodial fees or internal fees within mutual funds or ETFs.

Additional Information. You will pay fees and costs whether you make or lose money on your investments/financial plan. 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 and review our [Form ADV, Part 2A](https://adviserinfo.sec.gov/firm/summary/288941) brochure (Item 5) found at <https://adviserinfo.sec.gov/firm/summary/288941>

Conversation Starter: 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 recommendations we provide you. Here are some examples to help you understand what this means. We provide a financial planning and spending tracking mobile app called “Fearless Finance.” Our Small Group Planning service charges one fee up front for all 5 sessions. If a participant should miss a session, he/she will be offered a recording. If a participant should terminate prior to completing the sessions, we do not refund any fees since we limit the number of participants in each Small Group..

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

How do your professionals make money?

Our professionals are paid a flat rate based on the hourly rate paid by clients.

Do your financial professionals have legal or disciplinary history?

No. Free and simple tools are available to research firms and financial professionals at <https://www.investor.gov/CRS>

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

Additional Information

For additional information about our services, please visit our website. www.atwoodfinancial.com. If you would like additional, up-to-date information or a copy of this disclosure, please call Lori Atwood at 202-964-3599 or email Lori at Lori@atwoodfinancial.com.

Conversation Starter: 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?