

**Item 1 – Introduction**

NPPG Plan Professionals, LLC (“NPPG”, “we” or “us”) is registered with the Securities Exchange Commission (“SEC”) as a Registered Investment Adviser (“RIA”). As an RIA, our services and compensation structure differ from that of a registered broker-dealer, 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://www.investor.gov/crs). The site 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 provide investment advisory services, including discretionary and non-discretionary investment management and financial planning and consulting services to individuals, high net worth individuals, trusts, and estates (our “retail investors”).

When a retail investor engages us to provide investment management services we monitor, on a continuous basis, the investments in the accounts over which we have investment authority. When engaged on a discretionary basis, we have the authority, without prior consultation with you (unless you impose restrictions on our discretionary authority), to buy, sell, trade and allocate the investments within your account(s) consistent with your investment objectives. When engaged on a non-discretionary basis, we monitor the client’s account(s) and make recommendations to buy, sell, trade and allocate the investments within such account(s) consistent with the client’s investment objectives, but the retail investor makes the ultimate decision regarding the purchase or sale of investments. In either case, our management authority over your account(s) continues until our engagement is terminated.

We do not limit the scope of our investment advisory services to proprietary products or a limited group or type of investment.

We generally do not impose a minimum annual fee or minimum asset level for investment advisory services.

**Additional Information:** For more detailed information about our *Advisory Business* and the *Types of Clients* we generally service, please see Items 4 and 7, respectively in our [ADV Part 2A](#).

*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?*

**Item 3 – Fees, Costs, Conflicts, and Standard of Conduct*****What fees will I pay?***

We provide our investment management services on a fee basis. When engaged to provide investment management services, we typically charge a fee calculated as a percentage of your assets under our management (our “AUM Fee”). Our annual AUM Fee is negotiable and generally ranges from 1.50% to 2.00% of client assets. Fees may also be assessed on a fixed fee basis, ranging from \$5,000 to over \$100,000 per year. Fees are negotiable based on a number of factors including the investment strategy selected, the dollar amount of assets placed under our management, the representative assigned to the account, the complexity of the overall engagement, and other factors. We typically deduct our AUM Fee from one or more of your investment accounts, in arrears, on a quarterly basis. Because our AUM Fee is calculated as a percentage of your assets under management, the more assets you have in your advisory account, the more you will pay us for our investment management services. Therefore, we have an incentive to encourage you to increase the assets maintained in accounts we manage. Fixed fees are due upon receipt of our invoice.

**Other Fees and Costs:** Your investment assets will be held with a qualified custodian. Custodians generally charge brokerage commissions and/or transaction fees for effecting certain securities transactions (for example, transaction and redemption fees may be charged for certain mutual fund transactions). These charges will be assessed in accordance with

the qualified custodian's transaction fee/brokerage commission fee schedule. In addition, relative to certain mutual fund and exchange traded fund purchases, certain charges will be imposed at the fund level (e.g. management fees and other fund expenses).

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.

*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?*

**Additional Information:** For more detailed information about our fees and costs related to our management of your account, please see Item 5 in our [ADV Part 2A](#).

***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:

- \* We may recommend a particular custodian from whom we receive support services and/or products, certain of which assist us to better monitor and service your account.
- \* We may recommend or engage the services of one or more of our affiliates, and such decisions or recommendations could be made on the basis of compensation to be received by our affiliate(s) (including but not limited to performance-based compensation).
- \* In their capacities as licensed insurance agents, our financial professionals may recommend that clients purchase commission-based insurance products.

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

**Additional Information:** For more detailed information about our conflicts of interest, please review our [ADV Part 2A](#).

***How do your financial professionals make money?***

Our financial professionals are compensated on the basis of overall firm revenue, distributed in accordance with the financial professionals' respective ownership interests in the firm. This compensation arrangement presents a conflict of interest, as recommendations to the client could be made in the interest of increasing firm revenue, rather than basing such recommendations on a particular client's need. You should discuss your financial professional's compensation directly with your financial professional.

#### **Item 4 – Disciplinary History**

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

Firm: No; Financial Professional: Yes. We encourage you to visit [www.investor.gov/crs](http://www.investor.gov/crs) to research our firm and our financial professionals. Furthermore, we encourage you to ask your financial professional: *As a financial professional, do you have any disciplinary history? For what type of conduct?*

#### **Item 5 – Additional Information**

Additional information about our firm is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You may contact our Chief Compliance Officer at any time to request a current copy of your ADV Part 2A or our *relationship summary*. Our Chief Compliance Officer may be reached by phone: (732) 758-1577.

*Who is my primary contact person? Is he or she a representative of an investment adviser or broker-dealer? Who can I talk to if I have concerns about how this person is treating me?*