

## Client Relationship Summary – November 2025

Magellan Planning Group is an investment adviser registered with the U.S. Securities and Exchange Commission. Investment advisory and brokerage services and fees differ; therefore, 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 investment advisers, broker-dealers, and investing.

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

We offer investment advisory services to retail investors, including asset management and financial planning. As part of our standard asset management services, we monitor our clients' portfolio holdings and the overall asset allocation strategy on an annual basis, or when market conditions or other triggers would warrant a review. Triggers include a change of investment objectives, a change in employment, or a change in recommended asset allocation weightings. Financial plans, once prepared and delivered to the client are not reviewed again unless the client requests a financial plan be updated.

We offer our investment advisory services on a discretionary basis. Discretionary management allows us the limited authority to direct buying and selling of investments in your account by third-party managers without asking you each time a transaction is placed. Our level of authority is determined at the beginning of our relationship with you in our advisory agreement but can be changed upon request.

We provide investment recommendations and construct portfolios using a wide array of securities types to meet the investment objectives of clients. We require a cumulative minimum account of \$250,000 for opening or maintaining accounts for retail investors. However, based on facts and circumstances we may, at our sole discretion, accept accounts with a lower value.

For additional information, please see our Form ADV Part 2A (with special emphasis on Items 4, 8, and 16), which can be found on the SEC website at [adviserinfo.sec.gov](https://www.adviserinfo.sec.gov) (CRD #338739).

#### **Conversation Starters – Ask Your Financial Professional:**

Given my financial situation, should I choose investment advisory 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?

### *What fees will I pay?*

**Principal Fees:** We are compensated for providing the investment advisory services by charging an ongoing asset-based fee that ranges up to 1.50% per annum. Our fees are based on a tiered rate schedule where the rate declines for incremental assets as the account size increases. Fees on accounts valued up to \$1 million will be calculated on a blended tier schedule, while fees on accounts valued in excess of \$1 million will be calculated on a breakpoint schedule. The fees are paid quarterly in advance. With the asset-based fee, the more assets there are in your advisory account, the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account. Advisory fees may be negotiable based at the discretion of the Advisor.

Financial planning clients will pay a fixed fee of \$1,200 per plan, though the fee is waived for any investment advisory clients who place assets under our management. Our fixed financial planning fee is payable half in advance and half upon completion of the financial planning services. Financial planning may be negotiable based at the discretion of the Advisor.

**Other Fees and Costs:** Magellan Planning Group's fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which shall be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, custodial fees, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. All fees paid to us for investment advisory services are

separate and distinct from the fees and expenses charged by mutual funds and ETFs to their shareholders, which are disclosed in the funds' prospectuses.

**Additional Information:** You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce the amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. **More detailed information about our fees and costs are included in our Form ADV Part 2A (Item 5).**

**Conversation Starter – Ask Your Financial Professional:**

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 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 is an example to help you understand what this means.

Investment advisor representatives (IARs) of Magellan Planning Group are also licensed and registered as insurance agents to sell various insurance products. Therefore, they will be able to purchase insurance products for clients in need of such services and will receive separate, yet typical commission compensation for the purchase of those products. While the IARs are required as fiduciaries to put the interest of the clients first, the receipt of additional compensation itself creates a conflict of interest. You are under no obligation to purchase insurance products through Magellan Planning Group's IARs. **These arrangements and additional information about other conflicts of interest are discussed in more detail in our Form ADV Part 2A (Items 5 and 10).**

**Conversation Starter – Ask Your Financial Professional:**

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

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

Our IARs are compensated through the receipt of a portion of revenue we receive for the advisory services we provide. The portion paid to your IAR generally does not vary based on the type of investments that are recommended.

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

Yes. We invite you to visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and financial professionals.

**Conversation Starter – Ask Your Financial Professional:**

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

We encourage you to seek out additional information about our investment advisory services in our Form ADV Brochure on [Investor.gov](http://Investor.gov) or [adviserinfo.sec.gov](http://adviserinfo.sec.gov) (CRD #338739). Alternatively, you can call us at (404) 257-8811 to speak with us directly to request up-to-date information and request a copy of the relationship summary.

**Conversation Starters – Ask Your Financial Professional:**

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?