

Plato Planning LLC RELATIONSHIP SUMMARY

Feb 19, 2026

A Introduction

This document summarizes the advisory services Plato Planning LLC offers to retail investors as an investment adviser registered with the Securities and Exchange Commission (SEC). Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. You can use the Conversation Starters to ask us for more information.

Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

B Relationships and Services

What investment services and advice can you provide me?

We offer investment advisory services to retail investors, specializing in comprehensive financial planning and investment management.

- **Strategic Planning & Philosophy:** We provide detailed financial plans that integrate technical analysis with philosophical guidance. We help you refine your approach to spending, retirement, and inheritance by aligning your capital with your personal values.
- **Investment Management:** We manage portfolios using a defensive and value-oriented philosophy. Our goal is to protect your downside risk and identify long-term value, rather than chasing market trends and our portfolios will generally be limited to these types of investments.
- **Monitoring:** We monitor your investments and financial plan on an ongoing basis as part of our standard service.
- **Authority:** We typically manage accounts on a discretionary basis through our investment management service, meaning we can buy and sell investments in your account without asking you in advance. We also offer non-discretionary services where you make the final decision.
- **Account Minimums or other requirements:** There are no requirements for retail investors to open or maintain an account or establish a relationship.

For Additional Information regarding the services we make available to you, please review Items 4 and 7 of our Form ADV Part 2A.

Ask your Adviser:

1. "Given my financial situation, should I choose an investment advisory service? Why or why not?"
2. How will you choose investments to recommend to me?
3. What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

C Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

Our fees for investment management on a percentage of the assets we manage for you (Asset-Based Fee). Our fee schedule is a tiered structure based on assets under management that starts at an annual rate of 0.80% billed quarterly and decreases as assets increase. For financial planning, we charge a fixed fee starting at \$1,000. These fees are negotiated based on the complexity of your situation.

Because we charge based on the amount of assets in your account, we have an incentive to encourage you to increase those assets. This is a conflict of interest.

Other Costs: You will also pay fees to the custodian (e.g., Schwab, Fidelity) that holds your assets, as well as internal expenses for any mutual funds or ETFs in your portfolio.

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.

For additional information on our fees and compensation, billing practices, and other types of fees or expenses clients will pay in connection with our advisory services, please see our Form ADV Part 2A Brochure, Item 5.

Conversation Starter:

1. "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 investment advice we provide you. Here are some examples to help you understand what this means.

1. We have an incentive to recommend that you roll over assets from a retirement plan into an account managed by us because we will receive an ongoing advisory fee on those assets, whereas we would not if the assets remained in your employer's plan.
2. The more assets there are in your advisory account, the more you will pay in fees; therefore, we have an incentive to encourage you to increase the assets in your account.

As a fee-only financial advisor, we do not make money from any sources outside of client fees.

Conversation Starter:

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

For additional information about our conflicts of interest that can affect our advisory relationship with you, please see our Form ADV Part 2A Brochure.

How do your financial professionals make money?

Our financial professionals are compensated on a salary basis and are not paid commissions or other compensation based on the amount of the business generated from their work.

D 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 our firm and our financial professionals.

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

E Additional Information

For additional information about our services, or to request a copy of this relationship summary, please contact us at help@plato planning.com or visit plato planning.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?"