

Form ADV Part 3: Relationship Summary

Waller Financial Planning Group, Inc.

Introduction

Waller Financial Planning Group, Inc. ("WFPG" or "we") is an investment adviser registered with the U.S. Securities and Exchange Commission. We offer our clients investment advisory services. Clients should understand that the services we provide and fees we charge are different than those of a broker-dealer, and that it is important to understand the difference between the two. Free and simple tools are available to research firms and financial professional at <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?

Description of Services: WFPG offers investment advisory services to retail investors. Our investment advisory services include: Asset Management Services and Financial Planning Services.

Asset Management Services: We provide asset management services which involves us managing and trading your designated account(s). We will discuss your investment goals and design a strategy to try and achieve your investment goals. We will continuously monitor your account when providing asset management services and contact you at least annually to discuss your portfolio. We offer asset management services through both wrap fee programs and non-wrap fee programs. For more information, please see **Item 4 of our Form ADV Part 2A**. Asset management services are provided on a **discretionary** basis, meaning we will have the authority to determine the type and amount of securities that can be bought or sold for your portfolio without obtaining your consent for each transaction. For more information about investment authority, please see **Item 16 of our Form ADV Part 2A**.

Financial Planning Services: We also provide financial planning services. Financial planning services involve us creating a written financial plan for you which covers mutually agreed upon topics.

Limited Investment Offerings: We do not primarily recommend one type of security to clients. Instead, we recommend investment portfolios designed to be suitable for each client relative to that client's specific circumstances and needs. However, we are limited in investment selection in that we can only invest your account in securities which are available on your custodian/broker-dealer's platform. When providing you services, we do not recommend or offer advice on any proprietary products.

Account & Fee Minimums: The minimum annual fee generally charged for investment management and financial planning services is generally \$3,000.

Conversation Starters: *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?

Description of Principal Fees & Costs: Fees charged for our asset management services are charged based on a percentage of assets under management, billed in advance on a quarterly calendar basis, and calculated based on the fair market value of your account as of the last business day of the current billing period. The annual fee for asset management services will be 0.50%. Because our Asset Management Service fee is based upon the value of your account we have an incentive to recommend that you increase the level of assets in your account. We utilize wrap fee and non-wrap fee programs. Under a wrap fee program the fee you pay us covers both our advisory services and the transaction fees imposed by the broker-dealer. Under a non-wrap fee program you will be charged transaction costs separately. Since a wrap fee covers transaction expenses it tends to be higher than non-wrap fee programs. You will also be charged internal fees and expenses by the funds we invest in within your account. For more information about the fees we will charge you and expenses you may incur, please see **Item 5 of our Form ADV Part 2A: Appendix 1**.

Financial planning services are provided under an annual fee arrangement. Your fees will be dependent on several factors including time spent with WFPG, number of meetings, complexity of your situation, amount of research, services requested and staff resources.

Any fees we charge for financial planning services will not cover the costs associated with implementing any recommendations we may make.

Additional Information: 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 more information about the fees we charge and the other fees and expenses you will incur, please see **Item 5 of our Form ADV Part 2A**.

Conversation Starters: *Help me understand how these fees and costs might affect my investments. If I give you an additional \$100,000 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?**

Standard of Conduct: 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. When we provide asset management services, we will ask that you establish an account with Charles Schwab & Company Inc to maintain custody of your assets and to effect trades for your account. Our recommendation to use Charles Schwab & Company Inc is on reasonable due diligence to make certain that best execution is obtained for all clients when implementing any transaction by considering the back-office services, technology and pricing of services offered. In addition to the research, products and tools that help us manage and further develop our business operations. As a result, we do not have to pay for such benefits, which save us money; however, these arrangements create a conflict of interest. See **Item 12 of our Form ADV Part 2A** for more information about our arrangements with Charles Schwab & Company Inc. We actively manage our own personal accounts while at the same time managing your accounts and other client accounts. This creates different conflicts of interest for which we have developed procedures to mitigate and control for those conflicts. For more information see **Item 11 of our Form ADV Part 2A**.

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

Additional Information: For more information about our conflicts of interests and the ways we are compensated, please see **Item 5** and **Item 10 of our Form ADV Part 2A**.

How Do Your Financial Professionals Make Money?

Description of Salary/Payment of Investment Adviser Representatives Our investment adviser representatives and staff are compensated by way of a salary.

Do You or Your Financial Professionals Have Legal or Disciplinary History?

No, Neither us, nor our investment adviser representatives have a legal or disciplinary history to report. You can look up more information about us and our investment adviser representatives at <https://www.investor.gov/CRS>.

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

Additional Information About WFPG

Additional information about us and a copy of this relationship summary are available on the Internet at www.waller.com. You can also find our disclosure brochures and other information about us at <https://adviserinfo.sec.gov/firm/summary/159564> . If you have any questions or want an up-to-date copy of this relationship summary, we can be reached by phone at (614)457-7026 .

Conversation Starters: *Who is my primary contact person? Is he or she a representative of an investment adviser, staff member or owner?? Who can I talk to if I have concerns about how this person is treating me?*

Exhibit A – Summary of Material Changes

Since the ADV Part 3 Brochure dated June 2020, the following material changes have been made to this Relationship Summary:

<i>Under “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?”</i>	As a result of the acquisition of TD Ameritrade, Inc. by Charles Schwab & Company, Inc., WFPG removed all references to TD Ameritrade, Inc. due to the transition of moving our clients’ managed accounts away from TD Ameritrade, Inc. to Charles Schwab & Company Inc.
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