

Wise Planning, Inc.

5954 Kirkwood Pl N. Seattle, WA 98103

847-834-9473

www.wiseplanning.com

February 22, 2024

This Brochure provides information about the qualifications and business practices of **Wise Planning Inc.** If you have any questions about the contents of this Brochure, please contact us at 847-834-9473 or info@wiseplanning.com. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Wise Planning Inc. is a registered investment adviser. Registration of an Investment Adviser does not imply any level of skill or training. The oral and written communications of an Adviser provide you with information about which you determine to hire or retain an Adviser.

Additional information about **Wise Planning Inc.** also is available on the SEC's website at www.adviserinfo.sec.gov. Wise Planning's CRD number is 123821.

Item 2 – Material Changes

There have been material changes since the March 2, 2023 Form ADV filed on the IARD system as follows:

Effective September 5, 2023, custodial services for Wise Planning Inc. transitioned from TD Ameritrade to Charles Schwab & Co., Inc. due to Schwab's purchase of TD Ameritrade. As a result, there are certain material changes that clients should be aware of:

- Charles Schwab & Co., Inc. will be the new custodians for most client assets held in Wise Planning Inc. advisory accounts.
- For most advisory relationships, the fee schedules will remain the same, however, there may be changes to certain fees and charges associated with the Charles Schwab & Co., Inc. custodial services.

As a result of the transition, Wise Planning Inc. has updated Item 12 and 14 of this brochure.

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Item 4 – Advisory Business

4A. Advisory Firm

Wise Planning Inc. is owned by Deborah Wise and has been in business since 1997. Our services are described below.

4B. Advisory Services:

Comprehensive Personal Financial Planning. This service is designed for people who seek ongoing assistance in various aspects of their financial lives. We work with clients to define financial goals and priorities, develop a financial strategy and prepare a written plan that addresses the following: Investments, Taxes, Education Funding, Retirement Planning, Cash Flow Management, Insurance, Employee Benefits, Estate Planning. We help implement the plan and then monitor it, reviewing plans quarterly or more frequently as conditions warrant. We provide supervisory management for assets on a periodic and intermittent basis. i.e. quarterly and upon client request in response to a life event.

Hourly Financial Planning. This service is designed for people who do not need ongoing advisory services and is customized to address individual client needs

4C. *Client Tailored Services and Client Imposed Restrictions*

Wise Planning services are tailored to client needs as described above (item 4B). Clients may impose restrictions on investing in certain securities or types of securities as a regular part of the planning process.

4D. *Wrap Fee Programs*

Wise Planning, Inc. does not participate in wrap fee programs

4E. *Client Assets Under Management*

As of 12/31/23, Wise Planning has non-discretionary regulatory assets under management of \$465,249,073. We have no discretionary assets under management.

Item 5 – Fees and Compensation

A. *Method of Compensation and Fee Schedule*

The specific manner in which fees are charged by Wise Planning Inc. is established in a client's written agreement with Wise Planning Inc. Although Wise Planning, Inc. believes its advisory fees are very competitive, clients should be aware that lower fees for comparable services may be available from other sources.

1. **Comprehensive Personal Financial Planning**

Flat Fees are based on assets and complexity of a client profile. Investment Assets are

defined as all assets owned other than personal residence, personal property and closely held businesses without regard to asset manager, custodian or source. No fee is based upon capital gains or capital appreciation of assets. The matrix below provides the fee range for levels of investment assets. The minimum annual fee is \$3,000 and client fees are reviewed at the end of each calendar year.

Investment Assets	Annual Fee Range	
\$0-\$800,000	\$3,000	
\$800,000-\$1,200,000	\$3,000	\$4,800
\$1,200,000-\$1,600,000	\$4,800	\$6,400
\$1,600,000-\$2,000,000	\$6,400	\$8,000
\$2,000,000-\$3,500,000	\$8,000	\$10,000
\$3,500,000-\$5,000,000	\$10,000	\$12,000
\$5,000,000-\$7,500,000	\$12,000	\$15,000
\$7,500,000 - \$20,000,000	\$15,000	\$22,000
\$20,000,000+	Negotiated	

2. Hourly Financial Planning – Hourly rate is \$250/hour

Examples of hourly projects include analysis and recommendations on a particular financial issue such as helping a client with budgeting and cash flow management, insurance needs or education funding analysis, a review of a client's bond portfolio, or the review for a business owner of a proposed retirement plan structure and investment options. These services could take five minutes to twenty hours depending on the complexity.

B. Payment of Client Fees

Fees for Comprehensive Financial Planning are generally payable quarterly in advance. Engagements initiated or terminated during a calendar quarter will be charged a prorated fee. The advisory client shall enjoy a five (5) day penalty free right of rescission. In addition, the advisory client may terminate the professional relationship at any time and receive a prorated refund based upon the amount of work already provided. All unearned or unapplied fees shall be refunded by applicant to the client. Clients may elect to be billed directly for fees or to authorize Wise Planning Inc. to directly debit fees from client accounts.

Wise Planning clients who were clients of Retirement Benefits Specialists prior to 1/1/2007 will be billed in arrears.

Hourly fees may be billed monthly or upon completion of a project.

Under no circumstances will Wise Planning require prepayment of a fee more than six months in advance and in excess of \$1,200.

C. Additional Client Fees Charged

Wise Planning Inc.'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, third party investment and other third parties such as fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus.

Such charges, fees and commissions are exclusive of and in addition to Wise Planning Inc.'s fee, and Wise Planning Inc. shall not receive any portion of these commissions, fees, and costs.

Item 12 further describes the factors that Wise Planning Inc. considers in selecting or recommending broker-dealers for client transactions and determining the reasonableness of their compensation (e.g., commissions).

D. External Compensation for the Sale of Securities to Clients

Wise Planning, Inc. is compensated only from client fees. We receive no external compensation from the sale of securities to clients.

Item 6 – Performance-Based Fees and Side-By-Side Management

Wise Planning Inc. does not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client).

Item 7 – Types of Clients

Wise Planning Inc. provides advice to individuals and families, high net worth individuals, corporate pension and profit-sharing plans, Trusts and estates. Wise Planning Inc. has no minimum account size requirement.

Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss

Investing in securities involves risk of loss that clients should be prepared to bear.

The primary types of investments vehicles recommended by Wise Planning Inc. are Mutual Funds, Exchange Traded Funds (ETFs), Certificates of Deposit, Government and Agency Debt securities, Municipal Securities and Corporate Debt securities. Other investments that Wise Planning Inc. may offer advice on include Individual Stocks, Variable Life Insurance, Variable Annuities, and other product which Wise Planning Inc. deems appropriate in order to address the needs, goals and objectives of a client.

Wise Planning Inc. primarily recommends low-cost, broad market index mutual funds or ETFs to implement client investment strategies. Though this strategy provides broad diversification, market risk remains. When deemed appropriate, Wise Planning Inc. may recommend the use of individual fixed

income securities. This strategy provides less diversification than the indexing strategy.

Investment recommendations are primarily for long term purchases. Occasionally short term purchase and hedging strategies may be employed.

Item 9 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Wise Planning Inc. or the integrity of Wise Planning Inc.'s management.

A. Criminal or Civil Actions

Wise Planning Inc. has no information applicable to this Item.

B. Administrative Enforcement Proceedings

Wise Planning Inc. has no information applicable to this Item.

C. Self Regulatory Organization Enforcement Proceedings

Wise Planning Inc. has no information applicable to this Item.

Item 10 – Other Financial Industry Activities and Affiliations

A. Broker-Dealer or Representative Registration

No supervised person of Wise Planning Inc. is registered or has an application pending to register as a representative of a broker-dealer.

B. Futures or Commodity Registration

No supervised person of Wise Planning Inc. is registered or has an application pending to register as a futures commission merchant, commodity pool operator or commodity trading advisor.

C. Material Relationships Maintained by this Advisory Business and Conflicts of Interest

Wise Planning Inc. has no information applicable to this Item.

D. Recommendations or Selections of other Investment Advisors and conflicts of Interest

Wise Planning Inc. has no information applicable to this Item.

Item 11 – Code of Ethics

A. Code of Ethics Description

Wise Planning, Inc. has adopted a Code of Ethics for all supervised persons of the firm describing its high standard of business conduct, and fiduciary duty to its clients. The Code of Ethics

includes provisions relating to the confidentiality of client information, a prohibition on insider trading, restrictions on the acceptance of significant gifts and the reporting of certain gifts and business entertainment items, and personal securities trading procedures, among other things. All supervised persons at Wise Planning, Inc. must acknowledge the terms of the Code of Ethics annually, or as amended.

Wise Planning Inc.'s clients or prospective clients may request a copy of the firm's Code of Ethics by contacting Debbie Wise.

B. Investment Recommendations Involving a Material Financial Interest and Conflicts of Interest

Wise Planning Inc. does not recommend to clients the purchase of any security in which a related person of Wise Planning Inc. has any material financial interest.

C. Advisory firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest

Wise Planning, Inc. anticipates that, in appropriate circumstances, consistent with clients' investment objectives, it will cause accounts over which Wise Planning Inc. has management authority to effect, and will recommend to investment advisory clients or prospective clients, the purchase or sale of securities in which Wise Planning Inc., its affiliates and/or clients, directly or indirectly, have a position of interest. Wise Planning Inc.'s employees and persons associated with Wise Planning Inc. are required to follow Wise Planning Inc.'s Code of Ethics. Subject to satisfying this policy and applicable laws, employees of Wise Planning Inc. may trade for their own accounts in securities which are recommended to and/or purchased for Wise Planning Inc.'s clients. The Code of Ethics is designed to assure that the personal securities transactions, activities and interests of the employees of Wise Planning Inc. will not interfere with (i) making decisions in the best interest of advisory clients and (ii) implementing such decisions while, at the same time, allowing employees to invest for their own accounts. Under the Code certain classes of securities have been designated as exempt transactions, based upon a determination that these would materially not interfere with the best interest of Wise Planning Inc.'s clients. In addition, the Code requires pre-clearance of many transactions, and restricts trading in close proximity to client trading activity. Nonetheless, because the Code of Ethics in some circumstances would permit employees to invest in the same securities as clients, there is a possibility that employees might benefit from market activity by a client in a security held by an employee. Employee trading is continually monitored under the Code of Ethics, and to reasonably prevent conflicts of interest between Wise Planning Inc. and its clients.

D. Client Securities Recommendations or Trades and concurrent Advisory Firm Securities Transactions and Conflicts of Interest

Certain affiliated accounts may trade in the same securities with client accounts on an

aggregated basis when consistent with Wise Planning Inc.'s obligation of best execution. In such circumstances, the affiliated and client accounts will share commission costs equally and receive securities at a total average price. Wise Planning Inc. will retain records of the trade order (specifying each participating account) and its allocation, which will be completed prior to the entry of the aggregated order. Completed orders will be allocated as specified in the initial trade order. Partially filled orders will be allocated on a pro rata basis. Any exceptions will be explained on the Order.

Item 12 – Brokerage Practices

A. Factors used to Select Broker-Dealers for Client Transactions

Wise Planning Inc. typically recommends that clients establish brokerage accounts with the Schwab Institutional division of Charles Schwab & Co., Inc (“Schwab”), a FINRA-registered broker-dealer, Member SIPC, to maintain custody of clients’ assets and to effect trades for their accounts. Although Wise Planning Inc. may recommend the clients establish accounts at Schwab, it is the client’s decision to custody assets with Schwab. Wise Planning Inc. is independently owned and operated and not affiliated with Schwab.

Schwab provides Wise Planning Inc. with access to its institutional trading and custody services, which are typically not available to Schwab retail investors. These services generally are available to independent investment advisors on an unsolicited basis, at no charge to them and these services are not contingent upon Wise Planning Inc. committing to Schwab any specific amount of business (assets in custody or trading commissions). Schwab’s brokerage services include the execution of securities transactions, custody, research, and access to mutual funds and other investments that are otherwise generally available only to institutional investors or would require significantly higher minimum initial investment.

Schwab’s products and services that assist Wise Planning Inc. in managing and administering clients’ accounts include software and other technology that (i) provides access to client account data (such as trade confirmations and account statements); (ii) facilitate trade execution and allocate aggregated trade orders for multiple client accounts; (iii) provide research, pricing and other market data; (iv) facilitate payment of Wise Planning Inc.’s fees from some of its accounts; and (v) assist with back-office functions, recordkeeping and client reporting. Schwab Institutional also makes available to Wise Planning Inc. other products or services that benefit Wise Planning Inc. but may not directly benefit clients’ accounts. Many of these products and services may be used to service all or some substantial number of Wise Planning Inc.’ accounts, including accounts not maintained Schwab.

Schwab Institutional also offers other services intended to help Wise Planning Inc. manage and further develop its business enterprise. These services may include: (i) compliance, legal and business consulting; (ii) publications and conferences on practice management and business succession; and (iii) access to employee benefits providers, human capital consultants and insurance providers. Schwab Institutional may discount or waive fees it would otherwise charge for some of these services or pay all

or part of the fees of a third-party providing these services to Wise Planning Inc.. Schwab Institutional may also provide other benefits such as educational events or occasional business entertainment of Wise Planning Inc. personnel. While as a fiduciary, Wise Planning Inc. endeavors to act in its clients' best interests, Wise Planning Inc.'s recommendation that clients maintain their assets in accounts at Schwab may take into account availability of some of the foregoing products and services and other arrangements not solely on the nature of cost or quality of custody and brokerage services provided by Schwab, which creates a conflict of interest. Wise Planning Inc. believes that its recommendation of Schwab is appropriate based on the services that it provides and the fees that it charges.

The Custodian and Brokers We Use

Wise Planning Inc. does not maintain custody of your assets that we manage (although we may be deemed to have custody of your assets if you give us authority to withdraw advisory fees from your account (see Item 15 Custody, below). Your assets must be maintained in an account at a "qualified custodian," generally a broker-dealer, bank, or insurance company. We are independently owned and operated and not affiliated with any custodians. If we have an LPOA on your account, custodians will hold your assets and buy and sell securities when we instruct them to. You will decide whether to do so and open your account with a custodian by entering into an account agreement directly with them. We do not open the accounts for you.

How We Select Brokers/Custodians

We seek to use a custodian/broker who will hold your assets and execute transactions on terms that are overall most advantageous when compared to other available providers and their services. We consider a wide range of factors, including, among others, the following:

- combination of transaction execution services along with asset custody services (generally without a separate fee for custody);
- capability to execute, clear and settle trades (buy and sell securities for your account);
- capabilities to facilitate transfers and payments to and from accounts (wire transfers, check requests, bill payment, etc.);
- breadth of investment products made available (stocks, bonds, mutual funds, exchange traded funds (ETFs), etc.);
- availability of investment research and tools that assist us in making investment decisions;
- quality of services;
- competitiveness of the price of those services (commission rates, margin interest rates, other fees, etc.) and willingness to negotiate them;

- reputation, financial strength and stability of the provider; and
- their prior service to us and our other clients.

Your Custody and Brokerage Costs

Custodians generally do not charge you separately for custody services but are compensated by charging you commissions or other fees on trades that it executes or that settle into your account. They also earn money on the cash held in your accounts.

Brokerage for Client Referrals

Wise Planning Inc. does not receive referrals from any brokerage firm in exchange for the execution of its clients' transactions at that brokerage firm. Wise Planning Inc. has no incentive to suggest client assets be custodied at any one brokerage firm or another.

Directed Brokerage

Wise Planning Inc. generally does not manage accounts where trades are directed by clients, with the exception of periodic individual holdings a client wishes to hold. We maintain this policy so that the allocations and the risk and return expectations agreed on by you and Wise Planning are maintained.

B. Aggregating Securities Transactions for Client Accounts

Transactions implemented by Wise Planning for client accounts are generally affected independently, unless Wise Planning decides to purchase or sell the same securities for several clients at approximately the same time. This process is referred to as aggregating orders, batch trading, or block trading and is used when Wise Planning believes such action may prove advantageous to clients. When Wise Planning aggregates client orders, the allocation of securities among client accounts will be done on a fair and equitable basis. Typically, the process of aggregating client orders is done in order to achieve better execution, to negotiate more favorable commission rates or to allocate orders among clients in order to avoid differences in prices, transaction fees, or other transaction costs that might be obtained when orders are placed independently. Under this procedure, transactions will be averaged as to price and will be allocated among clients in proportion to the purchase and sale orders placed for each client account on any given day.

Trade Errors

In the event of trading errors caused by the Advisers' employees, it is our policy to make our clients whole and to document errors, including the resolution of the error in its trade error file. If we make a trade error that results in a gain to a client, and the gain can be attributed to a client, the client is entitled to keep the gain. If we make a trade error that results in a gain to a client and the gain cannot be attributable to a particular client, Schwab, and not us,

keeps the gain. In that case, if the gain is more than \$100, Schwab will donate the gain to charity. If the gain is less than \$100, Schwab will keep the gain to minimize and offset its administrative time and expense.

Item 13 – Review of Accounts

A. *Schedule of Periodic Review of Client Accounts or Financial Plans and Advisory Persons Involved*

For clients who receive comprehensive financial counseling, Wise Planning Inc. provides regular reviews on a quarterly basis. The quarterly reviews include updated statements of financial position and may include a written or in-person review of activity conducted during the previous quarter and recommendations for the future. Reviews are conducted by Deborah Wise, Kevin O'Brien, Andrew Holte, Albert Barsanti, Brooke Hogg or Robert Fairbrook.

B. *Review of Client Accounts on Non-Periodic Basis*

Special reviews are conducted when warranted by changes in the client's situation. or in the external environment. The reviews may be initiated by the client or by Wise Planning, Inc.

C. *Content and Frequency of Reports to Clients*

The quarterly reviews include updated statements of financial position created by Wise Planning, Inc. and may include a written or in-person review of activity conducted during the previous quarter and recommendations for the future.

In addition to reports from Wise Planning, Inc., clients should receive at least quarterly statements from the broker dealer, bank or other qualified custodian that holds and maintains client's investment assets. Wise Planning Inc. urges clients to carefully review such statements and compare such official custodial records to the account statements that we may provide to them. The statements of financial position may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

Item 14 – Client Referrals and Other Compensation

A. *Economic Benefits Provided to the Advisory Firm from External Sources and Conflicts of Interest*

We receive an economic benefit from Schwab in the form of the support products and services it makes available to us and other independent investment advisors whose clients maintain their accounts at Schwab. These products and services, how they benefit us, and the related conflicts of interest are described above in Item 12. The availability to us of Schwab's products and services is not based on us giving particular investment advice to you, our client. Although we

believe transaction costs are competitive; clients may be able to obtain similar services or products at higher or lower costs if acquired elsewhere.

B. Advisory Firm Payments for Client Referrals

Wise Planning Inc. does not compensate any person who is not a supervised person of Wise Planning Inc. for client referrals. As part of our employee compensation package, incentive bonuses may be allocated based on successful completion of a variety of goals including new client relationships.

Item 15 – Custody

Clients should receive at least quarterly statements from the broker dealer, bank or other qualified custodian that holds and maintains client's investment assets. Wise Planning Inc. urges clients to carefully review such statements and compare such official custodial records to the account statements that we may provide. The statements of financial position may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

Wise Planning Inc. never accepts or has had physical custody of any client funds. Clients may have standing letters of authorization on their accounts. Wise Planning has reviewed those relationships and determined that they meet the IAA no action letter seven conditions and do not trigger the surprise custody audit.

Item 16 – Investment Discretion

We manage our clients on a non-discretionary basis. During the course of a Comprehensive Personal Financial Counseling relationship, Wise Planning Inc. usually receives discretionary authority from the client to select the identity and amount of securities to be bought or sold. This authority is granted to Wise Planning Inc. via execution of limited power of attorney for each client investment account. In all cases, however, such discretion is to be exercised in a manner consistent with the investment plan approved by the client.

When selecting securities and determining amounts, Wise Planning Inc. observes the investment policies, limitations and restrictions of the clients for which it advises. Clients have an unrestricted right to decline to implement any advice provided by our firm.

Item 17 – Voting Client Securities

As a matter of firm policy and practice, Wise Planning Inc. does not have any authority to and does not vote proxies on behalf of advisory clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios. Wise Planning Inc. may provide advice to clients regarding the clients' voting of proxies.

Item 18 – Financial Information

Registered investment advisers are required in this Item to provide you with certain financial

information or disclosures about Wise Planning Inc.'s financial condition. Wise Planning Inc. has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients, and has not been the subject of a bankruptcy proceeding.

Confidentiality

Protecting client privacy is very important to Wise Planning Inc. Wise Planning Inc. views protecting its clients' private information as a top priority. Pursuant to the requirements of the Gramm-Leach-Bliley Act, Wise Planning Inc. has instituted policies and procedures to ensure that customer information is kept private and secure. Wise Planning Inc. does not disclose any non-public personal information about its clients or former clients to any nonaffiliated third parties, except as permitted by law. In the course of servicing a client account, Wise Planning Inc. may share some information with its service providers, such as, but not limited to, transfer agents, custodians, broker/dealers, accountants, and lawyers.

Wise Planning Inc. restricts internal access to non-public personal information about its clients to those employees who need to know that information in order to provide products or services to the client. Wise Planning Inc. maintains physical and procedural safeguards that comply with federal standards to guard a client's non-public personal information and ensure its integrity and confidentiality. As emphasized above, it has always been and will always be Wise Planning Inc.'s policy never to sell information about current or former customers or their accounts to anyone. It is also Wise Planning Inc.'s policy not to share information unless required to process a transaction, at the request of Wise Planning Inc.'s customer, or as required by law.

A copy of Wise Planning Inc.'s **privacy policy** notice will be provided to each client prior to, or contemporaneously with, the execution of the advisory agreement. Thereafter, Wise Planning Inc. will deliver a copy of the current privacy policy notice to its clients prior to changing its sharing practices.

Deborah R. Wise

Phone: 847-834-9473

Wise Planning, Inc.

5954 Kirkwood Pl N

Seattle, WA 98103

IARD/CRD # 1631463

February 22, 2024

This Brochure Supplement provides information about Deborah R. Wise that supplements the Wise Planning, Inc. Brochure. You should have received a copy of that Brochure. Please contact Deborah R. Wise at 847-834-9473 or info@wiseplanning.com if you did not receive Wise Planning Inc.'s Brochure or if you have any questions about the contents of this supplement.

Additional information about Deborah R. Wise is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Deborah R. Wise

Year of Birth:1963

Education:

- Masters of Management Degree, Northwestern University-Kellogg Graduate School of Management, 1991
- Bachelors Degree in Psychology, University of Pennsylvania, 1985
- CERTIFIED FINANCIAL PLANNER™, CFP®; Certified Financial Planner Board of Standards, Inc., 1998

In order to achieve and maintain certification, CFP® professionals must: 1) pass the comprehensive CFP® Certification Examination, 2) pass the CFP Board's Fitness Standards for Candidates and Registrants, 3) agree to abide by CFP Board's Code of Ethics and Professional Responsibility and Rules of Conduct which put clients' interests first, 4) comply with the Financial Planning Practice Standards which spell out what clients should be able to reasonably expect from the financial planning engagement, and 5) complete 30 hours of continuing education (including 2 hours of approved Ethics CE) every two years. - See more at:

<http://www.cfp.net/become-a-cfp-professional/cfp-certification-requirements#sthash.qwXJz3yF.dpuf>. -

Employment:

- Robert W. Baird & Co. – Fixed Income Analyst, 1992 - 1996
- Wise Planning – Financial Advisor, 1997 - 2005
- Wise Planning, Inc. – President, 2005 - Present

Item 3- Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4- Other Business Activities

No information is applicable to this Item.

Item 5- Additional Compensation

No information is applicable to this Item.

Item 6 - Supervision

Deborah R. Wise is the President of Wise Planning, Inc. and is the supervisor of all employees including herself. Her phone number is 847-834-9473.

Item 1- Cover Page

Robert J. Fairbrook

Phone: 206-850-5562

Wise Planning, Inc.

5954 Kirkwood Pl N

Seattle, WA 98103

IARD/CRD # 1230592

Phone: 847-834-9473

February 22, 2024

This Brochure Supplement provides information about Robert J. Fairbrook that supplements the Wise Planning, Inc. Brochure. You should have received a copy of that Brochure. Please contact Deborah R. Wise at 847-834-9473 or info@wiseplanning.com if you did not receive Wise Planning Inc.'s Brochure or if you have any questions about the contents of this supplement.

Additional information about Robert J. Fairbrook is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Robert J. Fairbrook

Year of Birth:1958

Education:

Bachelors Degree in Fine Arts, University of the Pacific, 1983

Employment:

- Northwest Retirement Planning - Owner, 1990-1995
- Retirement Benefit Specialists - Vice President/Owner, 1995-2006
- Wise Planning, Inc. – Financial Advisor, 2007 – Present
- Ernst & Young – Workshop Presenter, 2009 – Present

Item 3- Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4- Other Business Activities

Robert Fairbrook is employed by Ernst and Young as a Workshop Presenter. In that role, he provides financial education seminars to employees of Ernst and Young's corporate clients throughout the US. There are no financial products sold in conjunction with the workshops. This position presents no conflicts of interest with Robert Fairbrook's work at Wise Planning, Inc.

Item 5- Additional Compensation

Robert Fairbrook receives compensation for work related to item 4 above. This compensation is not paid to or through Wise Planning Inc.

Item 6 - Supervision

Robert Fairbrook is currently under the supervision of Deborah R. Wise, President of Wise Planning Inc. Her phone number is 847-834-9473. The supervised person works closely with the supervisor and advice provided to clients is reviewed by the supervisor prior to implementation.

Kevin L. O'Brien, Jr.

Phone: 201-274-5418

Wise Planning, Inc.

5954 Kirkwood Pl N

Seattle, WA 98103

IARD/CRD # 6273183

Phone: 847-834-9473

February 22, 2024

This Brochure Supplement provides information about Kevin L. O'Brien, Jr. that supplements the Wise Planning, Inc. Brochure. You should have received a copy of that Brochure. Please contact Deborah R. Wise at 847-834-9473 or info@wiseplanning.com if you did not receive Wise Planning Inc.'s Brochure or if you have any questions about the contents of this supplement.

Additional information about Kevin L. O'Brien, Jr. is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Kevin L. O'Brien, Jr.

Year of Birth:1990

Education:

- Bachelors of Arts Degree in History, The College of New Jersey, 2013
- CERTIFIED FINANCIAL PLANNER™, CFP®; Certified Financial Planner Board of Standards, Inc., 2016

In order to achieve and maintain certification, CFP® professionals must: 1) pass the comprehensive CFP® Certification Examination, 2) pass the CFP Board's Fitness Standards for Candidates and Registrants, 3) agree to abide by CFP Board's Code of Ethics and Professional Responsibility and Rules of Conduct which put clients' interests first, 4) comply with the Financial Planning Practice Standards which spell out what clients should be able to reasonably expect from the financial planning engagement, and 5) complete 30 hours of continuing education (including 2 hours of approved Ethics CE) every two years. - See more at: <http://www.cfp.net/become-a-cfp-professional/cfp-certification-requirements#sthash.qwXJz3yF.dpuf>.

Employment:

- Ernst & Young - Senior Analyst 2013-2020
 - Lead Financial Planner
 - Project Manager
 - Tax Project Supervisor
- Wise Planning, Inc. – Financial Advisor, 11/2020 – Present

Item 3- Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4- Other Business Activities

No information is applicable to this Item.

Item 5- Additional Compensation

No information is applicable to this Item.

Item 6 - Supervision

Kevin O'Brien is currently under the supervision of Deborah R. Wise, President of Wise Planning Inc. Her phone number is 847-834-9473. The supervised person works closely with the supervisor and advice provided to clients is reviewed by the supervisor prior to implementation.

Andrew D. Holte

Phone: 609-731-1930

Wise Planning, Inc.

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Seattle, WA 98103

IARD/CRD # 5008158

Phone: 847-834-9473

February 22, 2024

This Brochure Supplement provides information about Andrew Holte that supplements the Wise Planning, Inc. Brochure. You should have received a copy of that Brochure. Please contact Deborah R. Wise at 847-834-9473 or info@wiseplanning.com if you did not receive Wise Planning Inc.'s Brochure or if you have any questions about the contents of this supplement.

Additional information about Andrew Holte is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Andrew D. Holte

Year of Birth:1985

Education:

- Masters Degree in Business Administration, University of Maryland Smith School of Business, 2015
- Bachelors Degree in Business Administration, George Washington University, 2007

Employment:

- Plexus Scientific Corporation – Business Analyst, 2007-2012
- Plexus Scientific Corporation – Project Manager, 2012-2020
- Plexus Scientific Corporation – Director, 2020-2021
- Wise Planning, Inc. – Analyst, 11/2021 – 2/2022
- Wise Planning, Inc. – Financial Advisor, 2/2022 – Present

Item 3- Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4- Other Business Activities

No information is applicable to this Item.

Item 5- Additional Compensation

No information is applicable to this Item.

Item 6 - Supervision

Andrew Holte is currently under the supervision of Deborah R. Wise, President of Wise Planning Inc. Her phone number is 847-834-9473. The supervised person works closely with the supervisor and advice provided to clients is reviewed by the supervisor prior to implementation

Item 1- Cover Page

Albert Barsanti, Jr.

Phone: 973-879-3788

Wise Planning, Inc.

5954 Kirkwood Pl N

Seattle, WA 98103

IARD/CRD # 6877452

Phone: 847-834-9473

February 22, 2024

This Brochure Supplement provides information about Albert Barsanti, Jr. that supplements the Wise Planning, Inc. Brochure. You should have received a copy of that Brochure. Please contact Deborah R. Wise at 847-834-9473 or info@wiseplanning.com if you did not receive Wise Planning Inc.'s Brochure or if you have any questions about the contents of this supplement.

Additional information about Albert Barsanti, Jr. is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Albert Barsanti, Jr.

Year of Birth: 1991

Education:

- Bachelors of Arts Degree in Political Science, Rutgers University, 2013
- CERTIFIED FINANCIAL PLANNER™, CFP®; Certified Financial Planner Board of Standards, Inc., 2019

In order to achieve and maintain certification, CFP® professionals must: 1) pass the comprehensive CFP® Certification Examination, 2) pass the CFP Board's Fitness Standards for Candidates and Registrants, 3) agree to abide by CFP Board's Code of Ethics and Professional Responsibility and Rules of Conduct which put clients' interests first, 4) comply with the Financial Planning Practice Standards which spell out what clients should be able to reasonably expect from the financial planning engagement, and 5) complete 30 hours of continuing education (including 2 hours of approved Ethics CE) every two years. - See more at: <http://www.cfp.net/become-a-cfp-professional/cfp-certification-requirements#sthash.qwXJz3yF.dpuf>.

Employment:

- TerraExchange - Associate (2014-2015)
- Water intelligence
 - Business Analyst (2016-2017)
 - Assistant Portfolio Manager (2015-2016)
- Ernst & Young - Lead Financial Planner 2017-2020
- Mercer Advisors - Wealth Advisor (2020-2022)
- Wise Planning, Inc. – Financial Advisor, 4/2022 – Present

Item 3- Disciplinary Information

No information is applicable to this Item.

Item 4- Other Business Activities

No information is applicable to this item.

Item 5- Additional Compensation

No information is applicable to this Item.

Item 6 - Supervision

Albert Barsanti, Jr. is currently under the supervision of Deborah R. Wise, President of Wise Planning Inc. Her phone number is 847-834-9473. The supervised person works closely with the supervisor and advice provided to clients is reviewed by the supervisor prior to implementation.

Item 1- Cover Page

Brooke Hogg

Phone: 803-322-7748

Wise Planning, Inc.

5954 Kirkwood Pl N

Seattle, WA 98103

IARD/CRD #7487460

Phone: 847-834-9473

February 22, 2024

This Brochure Supplement provides information about Brooke Hogg that supplements the Wise Planning, Inc. Brochure. You should have received a copy of that Brochure. Please contact Debbie Wise if you did not receive Wise Planning Inc.'s Brochure or if you have any questions about the contents of this supplement.

Additional information about Brooke Hogg is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Brooke Hogg

Year of Birth:1998

Education:

- Bachelors of Science Degree in Financial Management, Clemson University, 2020
- CERTIFIED FINANCIAL PLANNER™, CFP®; Certified Financial Planner Board of Standards, Inc., 2023

In order to achieve and maintain certification, CFP® professionals must: 1) pass the comprehensive CFP® Certification Examination, 2) pass the CFP Board's Fitness Standards for Candidates and Registrants, 3) agree to abide by CFP Board's Code of Ethics and Professional Responsibility and Rules of Conduct which put clients' interests first, 4) comply with the Financial Planning Practice Standards which spell out what clients should be able to reasonably expect from the financial planning engagement, and 5) complete 30 hours of continuing education (including 2 hours of approved Ethics CE) every two years. - See more at: [http://www.cfp.net/become-a-cfp-professional/cfp-certification- requirements#sthash.qwXJz3yF.dpuf](http://www.cfp.net/become-a-cfp-professional/cfp-certification-requirements#sthash.qwXJz3yF.dpuf).

Employment:

- Jen Wen – Early Career Rotational Program, Finance Division
- Vanguard Group – Financial Planning Associate 2020-2021
- Mercer Advisors - Wealth Advisor 2022-2023
- Wise Planning, Inc. – Associate Financial Advisor, 5/2023 – Present

Item 3- Disciplinary Information

No information is applicable to this item.

Item 4- Other Business Activities

No information is applicable to this item.

Item 5- Additional Compensation

No information is applicable to this item.

Item 6 - Supervision

Brooke Hogg is currently under the supervision of Deborah Wise, President of Wise Planning Inc. Her phone number is 847-834-9473. The supervised person works closely with the supervisor and advice provided to clients is reviewed by the supervisor prior to implementation.