

Firm Brochure

(Part 2A of Form ADV)

Wealth Planning Systems, LLC

6201 Auto Club Road

Bloomington, MN 55438

PHONE: 952-881-6081

FAX: 952-881-8331

EMAIL: james@wealthplanningsystems.com

This brochure provides information about the qualifications and business practices of Wealth Planning Systems, LLC. Being registered as a registered investment adviser does not imply a certain level of skill or training. If you have any questions about the contents of this brochure, please contact us at 952-881-6081, or by email at james@wealthplanningsystems.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.

Additional information about Wealth Planning Systems, LLC (CRD #126390) is available on the SEC's website at www.adviserinfo.sec.gov.

February 7, 2024

Item 2: Material Changes

Annual Update

The Material Changes section of this brochure will be updated annually or when material changes occur since the previous release of the Firm Brochure. This update is in accordance with the required annual update for Registered Investment Advisors.

Material Changes since the Last Update

This update is in accordance with the required annual update for Investment Advisors. Since the last filing of this brochure on January 26, 2023, the following has changed:

- Item 4 has been updated with the firm's most recent assets under management calculation.
 - Entire document updated to replace the word 'solicitor' when referring to a TPM relationship.
-

Full Brochure Available

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at 952-881-6081 or by email at: james@wealthplanningsystems.com.

Item 3: Table of Contents

Form ADV – Part 2A – Firm Brochure

Item 1: Cover Page

Item 2: Material Changes i

Annual Update..... i

Material Changes since the Last Update i

Full Brochure Available i

Item 3: Table of Contents..... ii

Item 4: Advisory Business..... 1

Firm Description 1

Types of Advisory Services 1

Client Tailored Services and Client Imposed Restrictions 2

Wrap Fee Programs 2

Client Assets under Management 2

Item 5: Fees and Compensation 2

Method of Compensation and Fee Schedule..... 2

Client Payment of Fees..... 3

Additional Client Fees Charged 3

Prepayment of Client Fees..... 4

External Compensation for the Sale of Securities to Clients..... 4

Item 6: Performance-Based Fees 4

Sharing of Capital Gains..... 4

Item 7: Types of Clients 4

Description 4

Account Minimums 4

Item 8: Methods of Analysis, Investment Strategies and Risk of Loss 4

Methods of Analysis 4

Investment Strategy..... 5

Security Specific Material Risks 5

Item 9: Disciplinary Information.....	6
Criminal or Civil Actions	6
Administrative Enforcement Proceedings.....	6
Self-Regulatory Organization Enforcement Proceedings.....	6
Item 10: Other Financial Industry Activities and Affiliations	6
Broker-Dealer or Representative Registration	6
Futures or Commodity Registration.....	6
Material Relationships Maintained by this Advisory Business and Conflicts of Interest..	7
Recommendations or Selections of Other Investment Advisors and Conflicts of Interest	7
Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading	7
Code of Ethics Description	7
Investment Recommendations Involving a Material Financial Interest and Conflict of Interest.....	8
Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest.....	8
Client Securities Recommendations or Trades and Concurrent Advisory Firm Securities Transactions and Conflicts of Interest.....	8
Item 12: Brokerage Practices	8
Factors Used to Select Broker-Dealers for Client Transactions.....	8
Aggregating Securities Transactions for Client Accounts	9
Item 13: Review of Accounts	9
Schedule for Periodic Review of Client Accounts or Financial Plans and Advisory Persons Involved.....	9
Review of Client Accounts on Non-Periodic Basis	9
Content of Client Provided Reports and Frequency.....	9
Item 14: Client Referrals and Other Compensation	9
Economic Benefits Provided to the Advisory Firm from External Sources and Conflicts of Interest.....	9
Advisory Firm Payments for Client Referrals	10
Item 15: Custody.....	10
Account Statements	10

Item 16: Investment Discretion	10
Discretionary Authority for Trading	10
Item 17: Voting Client Securities	10
Proxy Votes	10
Item 18: Financial Information	10
Balance Sheet.....	10
Financial Conditions Reasonably Likely to Impair Advisory Firm’s Ability to Meet Commitments to Clients.....	10
Bankruptcy Petitions during the Past Ten Years.....	10
Item 19: Requirements for State Registered Advisors	11
Education and business background, including any outside business activities for all management and supervised persons can be found in the Supplement to this Brochure (Part 2B of Form ADV Part 2).....	11
Material Relationship Maintained by this Advisory Business or Management persons with Issuers of Securities.....	11
Supervised Person Brochure	12
James J. Robertson ChFC®	12
Brochure Supplement (Part 2B of Form ADV)	13
Principal Executive Officers and Management Persons	13
James J. Robertson ChFC®	13
Educational Background and Business Experience	13
Professional Certifications	13
Disciplinary Information.....	13
Other Business Activities	14
Performance Based Fee Description	14
Supervision.....	14
Requirements for State-Registered Advisors	14

Item 4: Advisory Business

Firm Description

Wealth Planning Systems (“WPS”) was founded in 1983 and merged with Brooks Larson, LLC in 2010 to form Wealth Planning Systems, LLC. James Robertson is 100% owner.

WPS provides personalized confidential financial planning and investment management to individuals and high net worth individuals. Advice is provided through consultation with the client and may include: determination of financial objectives, identification of financial problems, cash flow management, tax planning, insurance review, investment management, education funding, retirement planning, and estate planning.

WPS is a fee based financial planning and investment management firm. The firm does not sell annuities, insurance, stocks, bonds, mutual funds, limited partnerships, or other commissioned products. The firm’s Members are affiliated with entities that sell insurance products.

Investment advice is provided, with the client making the final decision on investment selection. WPS does not act as a custodian of client assets. The client always maintains asset control.

An evaluation of each client's initial situation is provided to the client, often in the form of a net worth statement or risk analysis. Periodic reviews are also communicated to provide reminders of the specific courses of action that need to be taken. More frequent reviews occur but are not necessarily communicated to the client unless immediate changes are recommended.

Other professionals (e.g., lawyers, accountants, insurance agents, etc.) are engaged directly by the client on an as-needed basis. Conflicts of interest will be disclosed to the client in the event they should occur.

Types of Advisory Services

WPS provides investment supervisory services, also known as asset management services and furnishes financial planning and investment advice through consultations.

ASSET MANAGEMENT

WPS offers non-discretionary asset management services to advisory clients. WPS will offer clients ongoing portfolio management services through determining individual investment goals, time horizons, objectives, and risk tolerance. Investment strategies, investment selection, asset allocation, portfolio monitoring and the overall investment program will be based on the above factors.

When deemed appropriate for the client WPS may select other investment advisors to manage all or a portion of the client’s assets. WPS will only select investment advisors who are properly registered or notice filed.

FINANCIAL PLANNING AND CONSULTING

If financial planning services are applicable, the client will compensate WPS on a negotiable fixed fee or an hourly fee basis described in detail under “Fees and Compensation” section of this brochure. Services include but are not limited to a thorough review of all applicable topics including Wills, Estate Plan/Trusts, Investments, Taxes, and Insurance. If a conflict of interest exists between the interests of the investment advisor and the interests of the client, the client is under no obligation to act upon the investment advisor’s recommendation. If the client elects to act on any of the recommendations, the client is under no obligation to effect the transaction through WPS. Financial plans will be completed and delivered inside of six (6) months. Clients may terminate advisory services with thirty (30) days written notice.

Client Tailored Services and Client Imposed Restrictions

The goals and objectives for each client are documented in our client files. Investment strategies are created that reflect the stated goals and objective. Clients may impose restrictions on investing in certain securities or types of securities.

Agreements may not be assigned without written client consent.

Wrap Fee Programs

WPS does not participate in wrap fee programs.

Client Assets under Management

WPS has the following assets under management:

Discretionary Amounts:	Non-discretionary Amounts:	Date Calculated:
\$0	\$12,000,000	December 31 st , 2023

Item 5: Fees and Compensation

Method of Compensation and Fee Schedule

WPS bases its fees on a percentage of assets under management, hourly charges, fixed fees referral fees from third party money managers.

ASSET MANAGEMENT

WPS offers non-discretionary direct asset management services to advisory clients. Fees for these services will be based on a percentage of Assets Under Management as follows:

Assets Under Management	Annual Fee	Quarterly Fee
Up to \$74,999.00	2.00%	.50%
\$75,000.00 to \$99,999.00	1.75%	.43%
\$100,000.00 to \$249,999.00	1.00%	.25%
\$250,000.00 to \$499,999.00	.80%	.20%
\$500,000.00 to \$749,999.00	.50%	.125%
\$750,000.00 to \$999,999.00	.40%	.100%
\$1,000,000.00 to \$1,499,999.00	.30%	.075%
\$1,500,000 and Over	.25%	.0625%

The annual fee may be negotiable. Accounts within the same household may be combined for a reduced fee. Fees are billed quarterly in advance or in arrears as agreed upon between the client and WPS. Assets moving in or out of accounts mid quarter are prorated.

Quarterly advisory fees deducted from the clients' account by the custodian will be reflected in the custodial statement and quarterly statements from WPS. Lower fees for comparable services may be available from other sources. Clients may terminate their account within five (5) business days of signing the Investment Advisory Agreement for a full refund. Clients may terminate advisory services with thirty (30) days written notice. Client will be entitled to a pro rata refund for the days service was not provided in the final quarter. Client shall be given thirty (30) days prior written notice of any increase in fees.

When selecting other investment advisors to manage a portion of all of a client's assets, the fees for the other investment advisor will be in addition to the fees charged by WPS and will be fully disclosed to the client in the other investment advisors Form ADV Part 2A.

FINANCIAL PLANNING and CONSULTING

WPS charges either on a negotiable fixed fee basis or an hourly fee basis for financial planning. Prior to the planning process the client will be provided an estimated plan fee. Services include but are not limited to a thorough review of all applicable topics including Wills, Estate Plan/Trusts, Investments, Taxes, and Insurance. Payment is due upon completion of plan services.

FIXED FEES

Financial Planning Services are offered based on a negotiable fixed fee with a maximum fee of \$499 based on complexity and unique client needs.

HOURLY FEES

Financial Planning Services are offered based on a pre-negotiated hourly fee ranging from \$125 to \$250 billed in quarter hour increments.

Client Payment of Fees

Investment management fees are billed quarterly, in advance, meaning that we invoice you before the three-month billing period has started; or fees are billed quarterly in arrears, meaning we bill after the three-month billing period has ended. Payment in full is expected upon invoice presentation. Fees are usually deducted from a designated client account to facilitate billing. The client must consent in advance to direct debiting of their investment account.

Fees for financial plans are due upon delivery of the financial plan.

Additional Client Fees Charged

Custodians may charge transaction fees on purchases or sales of certain mutual funds, equities, and exchange-traded funds. These charges may include mutual fund transactions fees, postage and handling and miscellaneous fees (fee levied to recover costs associated with fees assessed by self-regulatory organizations). These transaction charges are usually small and incidental to the purchase or sale of a security. The selection of the

security is more important than the nominal fee that the custodian charges to buy or sell the security.

WPS, in its sole discretion, may waive its minimum fee and/or charge a lesser investment advisory fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with clients, etc.).

For more details on the brokerage practices, see Item 12 of this brochure.

Prepayment of Client Fees

WPS may charge investment management fees quarterly, in advance, meaning that we invoice you before the three-month billing period has ended. Payment in full is expected upon invoice presentation. Fees are usually deducted from a designated client account to facilitate billing. The client must consent in advance to direct debiting of their investment account.

External Compensation for the Sale of Securities to Clients

WPS does not receive any external compensation for the sale of securities to clients.

Item 6: Performance-Based Fees

Sharing of Capital Gains

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

WPS does not use a performance-based fee structure because of the conflict of interest. Performance-based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client.

Item 7: Types of Clients

Description

WPS generally provides investment advice to individuals and high net worth individuals.

Client relationships vary in scope and length of service.

Account Minimums

WPS requires an account minimum of \$50,000 which can be waived under certain circumstances upon WPS's discretion.

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

Methods of Analysis

Security analysis methods may include fundamental analysis, technical analysis, and cyclical analysis. Investing in securities involves risk of loss that clients should be prepared to bear. Past performance is not a guarantee of future returns.

Fundamental analysis involves evaluating a stock using real data such as company revenues, earnings, return on equity, and profits margins to determine underlying value and potential growth. Technical analysis involves evaluating securities based on past prices and volume. Cyclical analysis involves analyzing the cycles of the market.

When creating a financial plan, WPS utilizes fundamental analysis to provide review of insurance policies for economic value and income replacement. Technical analysis is used to review mutual funds and individual stocks. The main sources of information include Morningstar, client documents such as tax returns and insurance policies.

In developing a financial plan for a client, WPS's analysis may include cash flow analysis, investment planning, risk management, tax planning and estate planning. Based on the information gathered, a detailed strategy is tailored to the client's specific situation.

The main sources of information include financial newspapers and magazines, research materials prepared by others, corporate rating services, annual reports, prospectuses, and filings with the Securities and Exchange Commission.

Investment Strategy

The investment strategy for a specific client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time. Each client executes an Investment Policy Statement or Risk Tolerance that documents their objectives and their desired investment strategy.

Other strategies may include long-term purchases, short-term purchases, trading, and option writing (including covered options, uncovered options or spreading strategies).

Security Specific Material Risks

All investment programs have certain risks that are borne by the investor. Fundamental analysis may involve interest rate risk, market risk, business risk, and financial risk. Risks involved in technical analysis are inflation risk, reinvestment risk, and market risk. Cyclical analysis involves inflation risk, market risk, and currency risk.

Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks and should discuss these risks with WPS:

- *Interest-rate Risk:* Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- *Market Risk:* The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- *Inflation Risk:* When any type of inflation is present, a dollar today will buy more than a dollar next year, because purchasing power is eroding at the rate of inflation.

- *Currency Risk:* Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- *Reinvestment Risk:* This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- *Business Risk:* These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- *Liquidity Risk:* Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- *Financial Risk:* Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

Item 9: Disciplinary Information

Criminal or Civil Actions

The firm and its management have not been involved in any criminal or civil action.

Administrative Enforcement Proceedings

The firm and its management have not been involved in administrative enforcement proceedings.

Self-Regulatory Organization Enforcement Proceedings

The firm and its management have not been involved in legal or disciplinary events related to past or present investment clients.

Item 10: Other Financial Industry Activities and Affiliations

Broker-Dealer or Representative Registration

WPS is not registered as a broker dealer however; affiliated persons of WPS are registered representatives of a broker dealer.

Futures or Commodity Registration

Neither WPS nor its employees are registered or has an application pending to register as a futures commission merchant, commodity pool operator, or a commodity trading advisor.

Material Relationships Maintained by this Advisory Business and Conflicts of Interest

James Robertson has a financial industry affiliated business as an insurance agent and as a registered representative. More than 50% of his time is spent on these activities. From time to time, he offers clients advice or products from those activities.

These practices represent conflicts of interest because it gives them an incentive to recommend products based on the commission amount received. This conflict is mitigated by disclosures, procedures, and the firm's Fiduciary obligation to place the best interest of the client first and clients are not required to purchase any products. Clients have the option to purchase these products through another insurance agent or registered representative of their choosing.

Recommendations or Selections of Other Investment Advisors and Conflicts of Interest

WPS may at times utilize the services of other Investment Advisors to manage client accounts. In such circumstances, WPS will not share in the other Investment Advisors asset management fee to avoid conflict of interest, and will bill WPS fees separately according to the other Investment Advisors Form ADV Part 2. These fees do not include brokerage fees that may be assessed by the custodial broker dealer. Fees for these services will be based on a percentage of assets under management not to exceed any limit imposed by any regulatory agency.

Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Code of Ethics Description

The employees of WPS have committed to a Code of Ethics ("Code"). The purpose of our Code is to set forth standards of conduct expected of WPS employees and addresses conflicts that may arise. The Code defines acceptable behavior for employees of WPS. The Code reflects WPS and its supervised persons' responsibility to act in the best interest of their client.

One area which the Code addresses, is when employees buy or sell securities for their personal accounts and how to mitigate any conflict of interest with our clients. We do not allow any employees to use non-public material information for their personal profit or to use internal research for their personal benefit in conflict with the benefit to our clients.

WPS's policy prohibits any person from acting upon or otherwise misusing non-public or inside information. No advisory representative or other employee, officer or director of WPS may recommend any transaction in a security or its derivative to advisory clients or engage in personal securities transactions for a security or its derivatives if the advisory representative possesses material, non-public information regarding the security.

WPS's Code is based on the guiding principle that the interests of the client are our top priority. WPS's officers, directors, advisors, and other employees have a fiduciary duty to our clients and must diligently perform that duty to maintain the complete trust and confidence of our clients. When a conflict arises, it is our obligation to put the client's interests over the interests of either employees or the company.

The Code applies to “access” persons. “Access” persons are employees who have access to non-public information regarding any clients’ purchase or sale of securities, or non-public information regarding the portfolio holdings of any reportable fund, who are involved in making securities recommendations to clients, or who have access to such recommendations that are non-public.

The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

Investment Recommendations Involving a Material Financial Interest and Conflict of Interest

WPS and its employees do not recommend to clients securities in which we have a material financial interest.

Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest

WPS employees may buy or sell securities that are also held by clients. In order to mitigate conflicts of interest such as front running, employees are required to disclose all reportable securities transactions as well as provide WPS with copies of their brokerage statements.

The Chief Compliance Officer of WPS is James J. Robertson. He reviews all employee trades each quarter. The personal trading reviews ensure that the personal trading of employees does not affect the markets and that clients of the firm receive preferential treatment over employee transactions.

Client Securities Recommendations or Trades and Concurrent Advisory Firm Securities Transactions and Conflicts of Interest

WPS does not maintain a firm proprietary trading account and does not have a material financial interest in any securities being recommended and therefore no conflicts of interest exist. However, WPS employees may buy or sell securities that are also held by clients. In order to mitigate conflicts of interest such as front running, employees are required to disclose all reportable securities transactions as well as provide WPS with copies of their brokerage statements.

The Chief Compliance Officer of WPS is James J. Robertson. He reviews all employee trades each quarter. The personal trading reviews ensure that the personal trading of employees does not affect the markets and that clients of the firm receive preferential treatment over employee transactions.

Item 12: Brokerage Practices

Factors Used to Select Broker-Dealers for Client Transactions

WPS may recommend the use of a particular broker-dealer or may utilize a broker-dealer of the client's choosing. WPS will select appropriate brokers based on a number of factors including but not limited to their relatively low transaction fees and reporting ability. WPS relies on its broker to provide its execution services at the best prices available. Lower fees for comparable services may be available from other sources. Clients pay for any and all custodial fees in addition to the advisory fee charged by WPS.

- *Directed Brokerage*
In circumstances where a client directs WPS to use a certain broker-dealer, WPS still has a fiduciary duty to its clients. The following may apply with Directed Brokerage: WPS's inability to negotiate commissions, to obtain volume discounts, there may be a disparity in commission charges among clients, and conflicts of interests arising from brokerage firm referrals.
- *Best Execution*
Investment advisors who manage or supervise client portfolios on a discretionary basis have a fiduciary obligation of best execution. WPS does not exercise discretion over client assets.
- *Soft Dollar Arrangements*
WPS does not maintain any soft dollar arrangements.

Aggregating Securities Transactions for Client Accounts

WPS is authorized with client consent to aggregate purchases and sales and other transactions made for the account with purchases and sales and transactions in the same securities for other Clients of WPS. All clients participating in the aggregated order shall receive an average share price with all other transaction costs shared on a pro-rated basis.

Item 13: Review of Accounts

Schedule for Periodic Review of Client Accounts or Financial Plans and Advisory Persons Involved

Account reviews are performed quarterly by IAR's of WPS. Account reviews are performed more frequently when market conditions dictate. Financial Plans are considered complete when recommendations are delivered to the client and a review is done only upon request of client.

Review of Client Accounts on Non-Periodic Basis

Other conditions that may trigger a review of clients' accounts are changes in the tax laws, new investment information, and changes in a client's own situation.

Content of Client Provided Reports and Frequency

Clients receive account statements no less than quarterly for managed accounts. Account statements are issued by the Advisor's custodian. Client receives confirmations of each transaction in account from Custodian and an additional statement during any month in which a transaction occurs.

Item 14: Client Referrals and Other Compensation

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

WPS does not receive any economic benefits from external sources.

Advisory Firm Payments for Client Referrals

WPS does not compensate anyone or any entity for client referrals.

Item 15: Custody

Account Statements

All assets are held at qualified custodians, which means the custodians provide account statements directly to clients at their address of record at least quarterly. Clients are urged to compare the account statements received directly from their custodians to the performance report statements prepared by WPS.

WPS is deemed to have constructive custody solely because advisory fees are directly deducted from clients' accounts by the custodian on behalf of WPS.

Item 16: Investment Discretion

Discretionary Authority for Trading

WPS accepts non-discretionary authority to manage securities accounts on behalf of clients. WPS consults with the client prior to each trade to obtain trading authorization.

The client approves the custodian to be used and the commission rates paid to the custodian. WPS does not receive any portion of the transaction fees or commissions paid by the client to the custodian on certain trades.

Item 17: Voting Client Securities

Proxy Votes

WPS does not vote proxies on securities. Clients are expected to vote their own proxies. The client will receive their proxies directly from the custodian of their account or from a transfer agent.

When assistance on voting proxies is requested, WPS will provide recommendations to the client. If a conflict of interest exists, it will be disclosed to the client.

Item 18: Financial Information

Balance Sheet

A balance sheet is not required to be provided because WPS does not serve as a custodian for client funds or securities and WPS does not require prepayment of fees of more than \$500 per client and six months or more in advance.

Financial Conditions Reasonably Likely to Impair Advisory Firm's Ability to Meet Commitments to Clients

WPS has no condition that is reasonably likely to impair our ability to meet contractual commitments to our clients.

Bankruptcy Petitions during the Past Ten Years

Neither WPS nor its management has had any bankruptcy petitions in the last ten years.

Item 19: Requirements for State Registered Advisors

Education and business background, including any outside business activities for all management and supervised persons can be found in the Supplement to this Brochure (Part 2B of Form ADV Part 2).

Material Relationship Maintained by this Advisory Business or Management persons with Issuers of Securities

None to report.

Supervised Person Brochure

Part 2B of Form ADV

James J. Robertson ChFC®

**Wealth Planning Systems, LLC
6201 Auto Club Road
Bloomington, MN 55438**

PHONE: 952-881-6081

FAX: 952-881-8331

EMAIL: james@wealthplanningsystems.com

This brochure supplement provides information about James Robertson and supplements Wealth Planning Systems, LLC's brochure. You should have received a copy of that brochure. Please contact James Robertson if you did not receive Wealth Planning Systems, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about James Robertson (CRD #2062244) is available on the SEC's website at www.adviserinfo.sec.gov.

February 7, 2024

Brochure Supplement (Part 2B of Form ADV)

Supervised Person Brochure

Principal Executive Officers and Management Persons

James J. Robertson ChFC®

- Year of birth: 1964
-

Educational Background and Business Experience

Educational Background:

- American College; 1982-1984

Business Experience:

- USTA Tennis Official; Chair, Roving Umpire; 08/2013-Present
 - Wealth Planning Systems, LLC; Owner/Investment Advisor Representative; 03/2010-Present
 - Innovation partners, LLC; Registered Representative; 12/2015-Present
 - Gradient Securities, LLC; Registered Representative; 12/2009-06/2015
 - William J. Robertson Agency; Owner/Insurance Agent; 09/1984-Present
 - Combined Benefits Corp.; Vice President/Insurance Agent; 09/1984-Present
 - Bethany Academy; Teacher; 09/2007-09/2012
-

Professional Certifications

Employees have earned certifications and credentials that are required to be explained in further detail.

Chartered Financial Consultant (ChFC®): Chartered Financial Consultant is a designation by the American College. ChFC® certification requirements:

- Complete ChFC® coursework within five years from the date of initial enrollment.
 - Pass the exams for all required elective courses. You must achieve a minimum score of 70% to pass.
 - Meet the experience requirements: Three years of business experience immediately preceding the date of use of the designation are required. An undergraduate or graduate degree from an accredited educational institution qualifies as one year of business experience.
 - Take the Professional Ethics Pledge.
-

Disciplinary Information

None to report.

Other Business Activities

James Robertson has a financial industry affiliated business as an insurance agent and as a registered representative. More than 50% of his time is spent on these activities. From time to time, he offers clients advice or products from those activities.

These practices represent conflicts of interest because it gives him an incentive to recommend products based on the commission and/or fee amount received. This conflict is mitigated by disclosures, procedures, and the firm's Fiduciary obligation to place the best interest of the client first and clients are not required to purchase any products or services. Clients have the option to purchase these products and services through another insurance agent or registered representative of their choosing.

Performance Based Fee Description

Mr. Robertson receives additional compensation in his capacity as an insurance agent and a registered representative, but he does not receive any performance based fees.

Supervision

As Chief Compliance Officer and owner of WPS, Mr. Robertson is responsible for all supervision and formulation and monitoring of investment advice offered to clients. He will adhere to the policies and procedures as described in the firm's Compliance Manual.

Requirements for State-Registered Advisors

Arbitration Claims: None to report.

Self-Regulatory Organization or Administrative Proceeding: None to report.

Bankruptcy Petition: None to report.