

Plenty Financial RIA, LLC

Customer Relationship Summary (Form CRS) December 2024

Item 1. Introduction

Plenty Financial RIA, LLC (“Plenty” or the “Firm”) is an investment adviser registered with the U.S. Securities and Exchange Commission. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at <https://www.investor.gov/CRS>, which also provides educational materials about investment advisers, broker-dealers and investing.

Item 2. Relationships and Services

What investment services and advice can you provide me?

Plenty provides interactive financial planning tools and access to investment products to individual investors through its online web-based and mobile platform. Plenty provides automated investment services over the internet through a wrap fee program, utilizing an online interactive website. Plenty utilizes a direct indexing approach investing in individual stocks for its US equity exposure. Plenty will typically use ETFs to gain exposure to international stocks and fixed income which are provided through its subadvisor. These portfolio recommendations are made through the subadvisor’s proprietary algorithmic-based technology to provide discretionary asset management services through a web application.

Our investment advisory services are discretionary, which means that the algorithm-based portfolios offered will buy and sell securities in your account on your behalf without your prior approval. Clients have the option to additionally create individual investment goals with unique time horizons, risk tolerance, and liquidity needs that lead to the programmatic curation of a custom investment portfolio for each goal. For all investment portfolios, the Client may choose to override the algorithm-based portfolio. We will monitor your account on a regular basis. Our subadvisor will periodically rebalance your portfolio to maintain your risk tolerance and investment objectives. We will periodically contact or remind you to review and make any needed updates to your investor questionnaire. We do not provide or offer any financial planning, retirement or tax advice. We do require an initial minimum account balance of \$100.

Additional Information: For more detailed information about our investment advisory business please refer to Item 4 our Form ADV Part 2A (“Disclosure Brochure”), at <https://adviserinfo.sec.gov/firm/summary/323767> or <https://www.withplenty.com/legal>.

Ask your financial professional:

- ✓ 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?

Item 3. Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

Fees charged for our asset management services are charged an annual fee based on a percentage of assets managed or advised, calculated in accordance with each Client’s advisory agreement. The management fee is typically a percentage based on the market value of all assets in the account, including cash holdings and is generally a 0.2% annual management fee. Our parent company, Plenty Financial Inc., also charges a separate annual subscription fee of up to \$100 per client for access to its educational content and financial planning tools. Currently, Plenty Financial Inc. is not collecting this fee.

You may pay fees and costs separate from our services, and regardless of whether you make or lose money on your investments. These additional fees and charges may include transaction and execution charges and the fees/expenses charged by any custodian (or third party broker), and other transaction-related costs, electronic fund and wire fees, and any other fees that reasonably may be borne by a brokerage account. The issuer of some of the securities or products purchased for Clients, such as ETFs or other similar financial products, may charge product fees that affect Clients. 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.

Additional Information: For more detailed information about our fees please refer to Item 5 of our Disclosure Brochure. You may obtain a copy of our Disclosure Brochure at <https://adviserinfo.sec.gov/firm/summary/323767> or <https://www.withplenty.com/legal>.

Ask your financial professional:

- ✓ Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we are required 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:

- Our firm makes money from the management fees that you pay us for managing and servicing your account.
- Our parent company, Plenty Financial Inc., also charges a separate annual subscription fee for access to non-advisory services including financial wellness and educational content. Currently, Plenty Financial Inc. is not collecting this fee. If you are a customer, there is an inherent conflict due to common ownership.
- 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 9 of Form ADV Part 2A.

Additional Information: For more detailed information about our conflicts of interest please refer to Item 9 of our Disclosure Brochure. You may obtain a copy of our Disclosure Brochure at <https://adviserinfo.sec.gov/firm/summary/323767> or <https://www.withplenty.com/legal>.

Ask your financial professional:

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

How do your financial professionals make money?

Our financial professionals are paid a fixed salary and do not have any incentive-based compensation structures. All employees of Plenty Financial RIA are eligible to receive a discretionary bonus, as determined by management. Compensation is not based on commissions or fees of any kind.

Item 4. Disciplinary History

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

No. Neither our firm nor our financial professionals have any legal, financial or other disciplinary items or history. Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research you and your financial professionals.

Ask your financial professional:

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

Item 5. Additional Information

Additional information about Plenty Financial RIA is available at <https://www.withplenty.com/>. You can also find our disclosure brochures and other information about us at <https://adviserinfo.sec.gov/firm/summary/323767> or <https://www.withplenty.com/legal>. If you would like additional, up-to-date information or a copy of this disclosure, please call (628) 333-3863 or send an email to compliance@withplenty.com.

Ask your financial professional:

- ✓ Who is my primary contact person? Is he or she a representative of an investment adviser or broker-dealer? Who can I talk to if I have concerns about how this person is treating me?

Material Changes:

We revised Item 3, "What fees will I pay?" to clarify that Plenty Financial Inc. is not currently charging a subscription fee.