



Form CRS Relationship Summary

January 8, 2024

Rooted Planning Group (a DBA of Irvine Wealth Planning Strategies) is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?	<p>We offer investment advisory and financial planning services to retail investors. Our services include:</p> <ul style="list-style-type: none">• Advisory Consulting Services: Project-Based Consulting• Annual Advisory Services: Comprehensive Financial Planning• Pension and Retirement Plan Consulting
Monitoring	<p>Under our investment management services, your investment accounts will be monitored and preferably reviewed no less than annually by our firm. We will provide advice to you regarding the investments and allocation of your accounts to ensure they are positioned appropriately based on your goals and objectives.</p> <p>If you are only engaging our firm in financial planning services, we will work with you to review your held away (i.e. 401k, annuities, etc.) investment accounts that we provide advice to you on but will not be monitoring or reviewing those held away investment accounts, unless otherwise agreed upon as part of your financial planning engagement.</p>
Investment Authority	<p>Through our Investment Management Services, we maintain discretionary authority with respect to the purchase and sale of securities in your accounts managed by our firm. We do not require your prior authorization before placing trades in your account(s).</p>
Limited Investment Offerings	<p>Our Investment Recommendations will be limited to stocks, corporate bonds, bank obligations, municipal bonds, mutual funds and exchange traded funds. Other firm's may provide wider investment recommendations on legacy positions, at the same or differing costs.</p>
Account Minimums and other Requirements	<p>We do not have a minimum asset requirement for retail investors to open or maintain an account or establish a relationship. We do have minimum fees.</p>

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

10 E. Market Street, Corning, NY 14830 | www.RootedPG.com | 607-438-2761

Satellite Offices: Hornell, NY | Valliant, OK | Parrish, FL

Ask your Adviser:

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

What fees will I pay?

The amount of fees you pay to our firm and the frequency in which you are billed depends on the services being provided.

- For combined ongoing financial planning and/or investment management services, we charge a quarterly or monthly (as elected) fee for the development, ongoing implementation, and advice provided on that plan. We will either deduct fees directly from your managed account on a quarterly basis, or you may pay via AdvicePay.
- For project services, we charge half up-front, and the remaining half one month later.

Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which you may incur. Additional fees you may pay include certain charges imposed by custodians such as custodial fees, deferred sales charges, or other fees and taxes on brokerage accounts and securities transactions. Mutual fund and exchange-traded funds also charge internal management fees, which are disclosed in a fund's prospectus. 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.

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

What are your legal obligations to me when acting as my investment adviser?

How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. We have made all attempts to reduce those conflicts of interest with our flat fee model. Please see Item 10 of our ADV.

Ask your Adviser: "How might your conflicts of interest affect me, and how will you address them?"

How do your financial professionals make money?

With the fees collected as described above, our financial professionals are compensated on a salary basis and are not paid commissions or other compensation based on the amount of the business generated from their work.

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

No. You can visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals. For additional information about our conduct, visit our website www.rootedpg.com/disclosures.

If you would like additional, up-to-date information or a copy of this disclosure, please call 607-438-2761.

Ask your Adviser: As a financial professional, do you have any disciplinary history? For what type of conduct?

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

