



Form CRS – Client Relationship Summary

March 2024

Introduction

Our firm, Auspicious Financial Planning, LLC, is a Registered Investment Adviser with the Securities and Exchange Commission (SEC). We feel that it is important for you to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about investment advisers, broker-dealers, and investing.

What investment services and advice will you provide me?

We are a Registered Investment Adviser that offers investment advisory services to clients. Our advisory services include Wrap Comprehensive Portfolio Management. If you open an advisory account with our firm, we will meet with you to understand your current financial situation, existing resources, goals, and risk tolerance. Based on what we learn, we will recommend a portfolio of investments that we monitor daily, and if necessary, rebalance to meet your changing needs, stated goals and objectives. We will offer you advice on a regular basis and contact you at least quarterly to discuss your portfolio.

We manage accounts on a discretionary basis. After you sign an agreement with our firm, we are allowed to buy and sell investments in your account without asking you in advance, with no commissions to us or penalties to you. We do not receive any compensation for suggesting any investment. Any limitations will be described in the signed advisory agreement. We will have discretion until the advisory agreement is terminated by you or our firm.

We do not restrict our advice to limited types of products or investments.

Our firm does not impose requirements for opening and maintaining accounts or otherwise engaging us.

Additional information about our advisory services is located in Item 4 & Item 7 of our Firm Brochure and Item 4 of our Wrap Brochure which is available at <https://adviserinfo.sec.gov/firm/summary/297962>.

Questions to Ask Us:

- 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 those qualifications mean?

What fees will I pay?

You will be charged an ongoing quarterly fee based on the value of the investments in your account. Our Wrap Comprehensive Portfolio Management fee schedule ranges from 0.20% to 0.80% annually, depending on the value of the investments in your account. The more assets you have in your advisory account, the more you will pay us, but at a progressively lower percentage rate. We do have an incentive to increase the assets in your advisory account to increase our fees. The amount you pay will depend on the amount of assets in your account. Our firm's fees will be automatically deducted from your advisory account, which will reduce the value of your advisory account.

We pay Charles Schwab & Co., Inc.'s transaction fees charged to you for our Wrap Comprehensive Portfolio Management services. Mutual funds, index funds, and exchange-traded funds charge additional fees that will reduce the value of your investments over time.

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.



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Additional information about our fees is in Item 5 of our Firm Brochure and Item 4 of our Wrap Brochure which is available at <https://adviserinfo.sec.gov/firm/summary/297962>.

Questions to Ask Us:

- Help me understand how these fees and costs may affect my investments. If I give you \$1 million 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 must 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:

Occasionally, related persons of our firm may buy or sell securities and other investments that are also recommended to you. In order to minimize this conflict of interest, our related persons will place client interests ahead of their own interests. Our related persons will refrain from buying or selling the same securities prior to buying or selling for our clients in the same day. If related persons' accounts are included in a block trade, our related persons will always trade personal accounts last.

Additional information about our conflicts of interest is in Item 10 of our Firm Brochure and Item 9 of our Wrap Brochure which is available at <https://adviserinfo.sec.gov/firm/summary/297962>.

Questions to Ask Us:

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

How do your financial professionals make money?

We are compensated based on the revenue our firm earns from our advisory services or recommendations, the amount of client assets we service, and the time and complexity required to meet a client's needs.

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

No, we do not have any legal and disciplinary history to disclose. Please visit investor.gov/crs for a free and simple search tool to research our firm.

Questions to Ask Us:

- As a financial professional, do you have any disciplinary history?

Additional Information

You can find additional information about our investment advisory services on the SEC's website at www.adviserinfo.sec.gov by searching CRD #297962. You may also contact our firm at (925) 355-1200 to request a copy of this relationship summary and other up-to-date information.

Questions to Ask Us:

- For what type of conduct? 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?