

## Form ADV Part 3: Client Relationship Summary

Plenty Financial RIA, LLC

March 2024

### Introduction

**Conversation Starters:** *As a financial professional, what is your relevant experience, including your licenses, education, and other qualifications? Do you have any disciplinary history? For what type of conduct?*

Plenty Financial RIA, LLC ("Plenty" or the "Firm") is an investment adviser registered with the U.S. Securities and Exchange Commission. 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. To learn more about our backgrounds, education and licenses, advisor specific information may be obtained at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Additionally, the **Form ADV Part 2A**, Appendix 1 ("Wrap Fee Program Brochure") mentioned in this summary is available at <https://adviserinfo.sec.gov>.

### What Investment Services and Advice Can You Provide Me?

**Conversation Starters:** *Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose investments to recommend to me?*

**Description of Services:** Plenty provides interactive financial planning tools and access to investment products to fee-based Clients through its website which is described in the Wrap Fee Program Brochure. Plenty provides automated investment services over the internet through a wrap fee program, utilizing an online interactive website. Plenty provides access to money market funds, and stock and bond based portfolios. Plenty will typically use individual stocks or domestic exchange traded funds ("ETFs") for domestic equity exposure and ETFs are utilized for international equity and treasury/bond exposure. Portfolios are provided through its subadvisor.

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

**Assets Under Management Fee Minimums:** Plenty requires an initial minimum account balance of \$100.

### What Fees Will I Pay?

**Conversation Starters:** *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?*

**Description of Principal Fees & Costs:** Fees charged for our asset management services are charged on 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 \$100 for access to its educational content and financial planning tools.

Additionally, if we invest in ETFs with underlying management fees, you will be responsible for those underlying fund fees as well. Please see **Item 4 of our Wrap Fee Program Brochure**.

**Additional Information:** 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. For more information about the fees we charge and the other fees and expenses you will incur, please see **Item 4 of our Wrap Fee Program Brochure**.

***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?***

***Conversation Starters: How might your conflicts of interest affect me, and how will you address them?***

**Standard of Conduct:** 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. 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.

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 11** of **Form ADV Part 2A**.

**Additional Information:** For more information about our conflicts of interests and the ways we are compensated, please see **Item 5** and **Item 10** of our **Form ADV Part 2A**.

***How Do Your Financial Professionals Make Money?***

**Description of Salary/Payment of Financial Professionals:** 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.

***Do You or Your Financial Professionals Have Legal or Disciplinary History?***

**No.** Neither the firm, nor our employees have a legal or disciplinary history to report. You can look up more information about us and our investment adviser representatives at <https://www.investor.gov/CRS>.

***Additional Information About Plenty Financial RIA***

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

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>. If you would like a copy of our Wrap Program Brochure disclosure brochure and/or have any questions or want an up-to-date copy of this relationship summary, we can be reached by phone at (628) 333-3863, where you will speak to an investment advisor, who is a representative of the firm. If you have concerns about your financial advisor, you may request to speak to the Chief Compliance Officer at Plenty Financial RIA.