



ITEM 1 – INTRODUCTION

Holistic Planning, LLC (“Holistic Planning”) is registered with the Securities and Exchange Commission (SEC) as an Investment Adviser. As an RIA, we do not sell products or accept commissions. We have a fiduciary responsibility to our clients and are legally required to act in their best interest. This differentiates us from brokerage firms, which offer other types of services, fee structures, and working relationships. Brokerage and investment advisory services and fees differ, and it is essential for you to understand these differences. Free and simple tools are available to research firms and our financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS). This website also provides educational materials about broker-dealers, Investment Advisers, and investing.

ITEM 2 – RELATIONSHIPS & SERVICES

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

Holistic Planning offers investment advisory services to clients on a discretionary and non-discretionary basis. In a discretionary account, you grant us the authority to execute purchase and sell orders in your investment account(s) without consulting you first. You may limit our discretion by imposing reasonable restrictions on investing in certain securities or groups of securities. In a non-discretionary account, you have not granted written trading authority to your Financial Professional, who will consult with you before executing trades in your account. As the retail client, you make the ultimate decision regarding purchasing or selling your investments. Our Firm does not require a minimum portfolio value to provide you with advisory services. We do not offer advice only with respect to proprietary products. As investment advisers, we provide investment advice to you through our Investment Adviser Representatives (“IARs”) for an ongoing fee. Based on your financial needs and objectives, your IAR will advise you on the management of your investments, including through 1) portfolio manager programs, 2) independent third third-party manager (“ITPM”), and 3) financial planning fixed fee or hourly basis. Financial planning and investment consulting recommendations are not actively monitored.

QUESTIONS TO 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?

REFER TO OUR FIRM’S ADV PART 2A BROCHURE FOR MORE INFORMATION - ITEM 7, 8, 13, & 16

ITEM 3 – FEES, COSTS, CONFLICTS, & STANDARD OF CONDUCT

WHAT FEES WILL I PAY?

We generally offer our advisory services for an annual investment advisory fee calculated as a percentage of the value of the assets that we manage in your account. Our fees are assessed monthly, in arrears, as outlined in the fee schedule contained in your advisory agreement. Our maximum annual fee is 1.50%. Our services are subject to a minimum fee of \$5000. Our fees exclude brokerage commissions, transaction fees, exchange fees, and other related costs and expenses. Where we determine to allocate capital to exchange-traded funds (“ETFs”), our fees are exclusive of the fees and expenses of the ETFs. The structure and level of our fees will vary by client based on the services provided and other relevant considerations. 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 the fees and costs you are paying. Occasionally, clients hire us only for financial planning and consulting services. Our fees for these limited services are typically a flat agreed-upon amount or an hourly charge. Fixed fees for stand-alone financial planning or consulting services, without investment management services, typically range from \$2,000-\$10,000 but may be negotiated at the discretion of the Firm.

Our hourly billing rates range from \$300-\$500 per hour. Independent Third-Party Manager ("ITPM") fees are charged independently. The billing methods of these organizations are outlined in each firm's brochure, prospectus, or contract. You pay ongoing fees directly to ITPMs based on the assets you have under management with respect to each ITPM.

QUESTIONS TO 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?

REFER TO OUR FIRM'S ADV PART 2A BROCHURE FOR MORE INFORMATION - ITEM 5

**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 put your interests ahead of ours. At the same time, how we make money conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice that we provide you. Here are some examples to help you understand what this means. Our firm receives a fee as compensation for providing investment advisory services on your account. We manage accounts for multiple clients and allocate our time based on each client's needs. Our firm earns more as we expand our client base and grow our assets under management, and we seek to balance our staffing with each client's individualized needs. We receive administrative support, computer software, related systems support, and other third-party support from the recommended custodian. This results in an incentive to recommend that custodian because we do not have to produce or pay for the products or services provided.

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

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

REFER TO OUR FIRM'S ADV PART 2A BROCHURE FOR MORE INFORMATION - ITEMS 10, 11, 12, & 14

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our financial professionals are compensated based on our firm's revenue from our investment advisory fees. Our Financial Professionals are compensated based on the amount of assets they service, the amount of time spent, and the complexity required to meet the client's needs or revenue based on the recommendations provided by our Financial Professionals. Our Firm supervises the business activities of our Financial Professionals through our compliance program. All Financial Professionals must follow a Code of Conduct to mitigate any conflicts with you.

REFER TO OUR FIRM'S ADV PART 2A BROCHURE FOR MORE INFORMATION – ITEM 5, 10, 11, 12, & 14

ITEM 4 – DISCIPLINARY HISTORY

DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

No. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

- As a Financial Professional, do you have any disciplinary history? For what type of conduct?

REFER TO OUR FIRM'S ADV PART 2A BROCHURE FOR MORE INFORMATION - ITEM 9

ITEM 5 – ADDITIONAL INFORMATION

For additional information about our investment advisory services, visit the SEC's website at www.adviserinfo.sec.gov. Our firm's IARD number is 324250. You may also contact us directly for up-to-date information and to request a copy of the relationship summary at 936-800-0800.

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

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

MATERIAL CHANGES SINCE LAST FILING

March 2024: The firm updated Form CRS for the annual amendment. The material changes to report are:

- Item 2: The firm added language to clarify the types of services.
- Item 3: Added language to clarify the billing practices and disclose our maximum annual fee of 1.50%.