

Planned Asset Management, LLC
Client Relationship Summary - Form CRS
March 31, 2024

Item 1. Introduction

Planned Asset Management, LLC (“PAM”) is an investment adviser registered with the Securities and Exchange Commission. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. Free and simple sources and tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2. Relationships and Services

“What investment services and advice can you provide me?”

Investment Authority: Our firm provides investment discretion for the following services. If you invest on a discretionary basis, our firm will buy and sell investments in your accounts without requiring your pre-approval on an ongoing basis until you notify us in writing to switch. Our firm may recommend the use of our affiliated firm, Quantitative Strategies, Inc. (“QSI”), an affiliated independent registered investment adviser QSI may be used as a subadvisor for client portfolios. QSI will charge fees separately from Planned Asset Management.

Monitoring: your investment portfolio is monitored continuously as part of our standard service. Clients may place reasonable restrictions on the types of assets in which Planned Asset Management will invest in their account.

Financial Planning: Our firm also provides financial plan components for our clients. These plans are only offered as an additional service to our portfolio management clients.

Account Minimums and Other Requirements: PAM does not require a minimum account size to open an account.

Additional Information: Please see our [Form ADV, Part 2A Brochure](https://www.earn4u.com/), specifically Items 4 and 7, or by visiting <https://www.earn4u.com/>, and selecting Form ADV 2A at the bottom of the page.

Conversation starters: Ask your financial professional the following questions:

- “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?”

Our fees are assessed quarterly, in advance, and are fixed at 1% of assets under management for assets under \$1 million or less. The fee is 0.75% for amounts greater than \$1 million. Assets in excess of \$3,000,000 are billed at 0.5% unless otherwise negotiated. Clients participating in limited management services are not subject to a minimum fee. Otherwise, the minimum annual fee is \$1,150, including the technology expense, listed below. Exceptions to the minimums and the stated fees are made at the discretion of Planned Asset Management.

Description of other fees and costs: PAM may also charge hourly rates or fixed fees for financial planning, estate administrative/distribution services, and other individualized services. Hourly fees are at a contract rate of \$395 per hour with a minimum of \$790. Households are also subject to a fixed administrative/technology expense of \$37.50 per quarter (\$150 per year).

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.

Additional Information: Please see our [Form ADV, Part 2A Brochure](https://www.earn4u.com/), specifically Item 5, or by visiting <https://www.earn4u.com/>, and selecting Form ADV 2A at the bottom of the page.

Conversation starters: You might ask us the following question of a financial professional to start a conversation about the impact of fees and costs on investments:

- “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. 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 examples to help you understand what this means.

- Our firm makes money by offering products and services to you that we in turn earn money on and therefore have an incentive to sell these products to you.
- PAM may recommend its own services and/or other professionals to implement its recommendations, including other affiliated firms. Clients are advised that a conflict of interest exists if PAM recommends its own/affiliated firm’s services. To address these potential conflicts of interest, PAM will make full disclosure of any additional economic benefit the firm has received from other professionals and will amend this summary periodically to disclose any changes in those benefits.

Additional Information: Please see our [Form ADV, Part 2A Brochure](#), specifically Item 11, or by visiting <https://www.earn4u.com/>, and selecting Form ADV 2A at the bottom of the page.

Conversation starters: 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 professionals are compensated based on the amount of assets they service, in the form of cash compensation, and therefore earn higher compensation for investing more of your money. As our compensation is fee-based, clients with more assets under management will generate more revenue. Some of our representatives also hold insurance licenses and can receive compensation from insurance sales.

Item 4. Disciplinary History

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

There is one disclosure item from 2010 relating to suitability, which was dismissed by the customer in the same year.

Details of this claim can be found on Mr. Reiff’s public disclosure report at the SEC’s Investment Advisor public disclosure site: <https://adviserinfo.sec.gov/individual/summary/1317814>

Conversation Starters: Ask your financial professional:

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

Item 5. Additional Information

For additional information on our investment advisory services and to obtain a copy of the relationship summary, go to IAPD at <https://adviserinfo.sec.gov/firm/summary/105986>.

To obtain up-to-date information and request a copy of the Customer Relationship Summary, you may call: 818-708-6888; or email: info@earn4u.com. You may also find additional information about PAM’s investment advisory services and request a copy of this Customer Relationship Summary by visiting: <https://www.earn4u.com/>

Conversation starters: Ask your financial professional:

- 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?