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Firm ADV Part 3

January 1, 2024

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Mindful Asset Planning, LLC (MAP) is federally registered with the Securities and Exchange Commission as an Investment Adviser. Brokerage and investment advisory services and fees differ, and it is important for retail investors to understand the differences. Free and simple 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.

What investment services and advice can you provide me?

MAP offers comprehensive financial planning and investment supervisory services to retail investors as an integral component of an on-going financial planning relationship. MAP utilizes information received from the client or the client's other advisors and advice is tailored to individual needs. Client goals and objectives are clarified in meetings and via correspondence to determine the course of action for each individual client. This includes identification of financial issues, analysis, implementation, ongoing communication, management, and monitoring services.

The MAP money personality assessment tool gains insight into clients' style and attitudes about money and encourages additional discussion of behavior and psychological factors that may be significant and relevant to future financial decisions. Financial products analysis and assessment and a written evaluation of the client's current situation and their goals is provided. If agreed, assistance to implement recommendations, unlimited telephone support, meetings as required, on-going financial planning service and support, reminders, follow-up of the specific courses of action that need to be taken, and reviews are provided to each client.

MAP reviews client financial plans as part of an ongoing process with formal plan reviews conducted at least annually. An investment strategy employing strategic asset allocation is developed for each client using advanced research and analysis tools and is monitored on a regular and continuous basis for each client. A model target portfolio strategy is determined from an assessment of client resources, goals, life cycle, risk attitude and experience, and psychological beliefs, and can be changed any time objectives change. Recommendations are based on the outcome of this process and reflect the selected benchmark, level of volatility, tax impact, liquidity need, and past performance. MAP's investment strategy utilizes modeling and rebalancing of portfolios to achieve long-term outcomes that provide assumptions in the outcomes of our clients' financial plans and life goals.

MAP does not practice discretionary authority for security selection or transactions and requires that clients approve any recommended actions in their financial plan including requested assistance with execution of transactions. MAP utilizes mutual funds, ETFs, or other managed securities where the sponsors exercise discretion within their product offering and charge a management fee to shareholders for professional investment management. All client assets are held by qualified independent custodians, or qualified plan sponsors, or direct with the issuer. These custodians/sponsors provide regular account statements directly to clients at their address of record at least quarterly.

Additional Information: For more detailed information about MAP services, please request the Firm's disclosure brochure Part 2A of Form ADV or find it online at <https://www.mindfulassetplanning.com/wp-content/uploads/ADV-Part-2>

Conversation Starters:

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How will you choose investments to recommend to me?

Given my financial situation, should I choose an investment advisory service? Why or why not?

What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?

What fees will I pay?

MAP provides comprehensive financial planning and investment advice for a singular fee with the rate/amount detailed in each client's service agreement. Our fees vary and depend on the advice and services you receive. Fees are specified and agreed at initiation of the agreement and renewed at updates.

Planning fees are based on a sliding scale percentage of supervised assets, or as a flat fee based on services provided, or hourly based on hours, or extent of financial planning services needed for special projects. Fees calculated on a sliding scale formula

based on supervised assets use a fee rate ranging from .3% to 1.5% which decreases as assets increase, or as a flat fee for all planning services as agreed. Supervised assets can be defined as total assets, investable assets, net assets, certain types of assets, or anticipated future additional assets. Flat fees are determined by complexity of financial planning needs and are based on a combination of gross income, anticipated future earning capacity, current type and number of accounts and supervised assets, and scope of recommendations needed to address applicable planning needs. Special Projects are services such as financial analysis, coaching, counseling, or consultation for family or business planning, estate planning, gifting arrangements, financial or investment portfolio analysis, cash flow analysis, or risk assessment, and are billed at a flat project rate or standard hourly rate.

Planning fees are assessed quarterly or as projects are completed and are exclusive of any transaction fees assessed by a custodian/sponsor unless otherwise specified. Mutual funds, exchange traded funds, and other packaged securities generally charge a management fee to shareholders for their service as investment managers and this fee is included in the overall expense ratio disclosed in the sponsor reports. These transaction and management fees are in addition to MAP planning fees.

MAP does not receive commissions or other service fees based on the client's purchase of any financial product or service from any source. MAP does not sell annuities, insurance, stocks, bonds, mutual funds, limited partnerships, or other financial products. No commissions in any form are accepted. MAP's compensation is solely from fees paid directly by clients as agreed.

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 detailed information about MAP's fees and costs, refer to the firm's disclosure brochure Part 2A of Form ADV online at <https://www.mindfulassetplanning.com/wp-content/uploads/ADV-Part-2>

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Conversation Starter:

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 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.

MAP is a "fee-only" or "fee for service" Firm so we do not receive commissions or other fees from third parties on products or security purchases. MAP may recommend you utilize TD Ameritrade Institutional or other custodians as we receive technology support services through those affiliations. If we recommend that you save more or spend less or pay down debt this might affect the assets included in the agreed amount supervised which might increase the fee paid if you are not on a flat fee arrangement.

Additional Information: For detailed information about MAP conflicts of interest, refer to the firm's disclosure brochure Part 2A Form ADV online at <https://www.mindfulassetplanning.com/wp-content/uploads/ADV-Part-2>

Conversation Starter:

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

How do your professionals make money?

MAP receives fees from clients and this revenue provides for salaries for all employees based on experience and role in the Firm. Overhead costs for operating the Firm are paid from revenue, and Partners in the Firm share any remaining surplus or shortage. We have a financial incentive to provide more benefit to our clients and as a result might charge more for our services and advice.

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

No. Visit [Investor.gov/CRS](https://www.investor.gov/CRS) for free and simple search tool to research MAP and our financial professionals. ⌘

Conversation Starters:

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

For more detailed info about MAP, please request a copy of the firm's disclosure brochure Form Part 2A of Form ADV. For up-to-date information regarding this Form ADV Part 3 please contact us at 952-432-4666.