



03/27/2024

Form CRS Client Relationship Summary

Item 1 – Introduction: Is an investment advisory account right for you?

Planning Directions, Inc. is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ, and it is important for you, our client, to understand the differences. Additionally, free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing. This document is a summary of the services and fees we offer to "retail" investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

Item 2 – What investment services and advice can you provide me?

We offer the following investment advisory services to retail investors: Portfolio Management Services and Financial Planning Services.

Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A Items 4, 5, 7 and 8 at the following link <https://adviserinfo.sec.gov/firm/brochure/120131>

- **Account Monitoring** – If you open an investment account with our firm, as part of our standard service we will monitor your investments on an ongoing basis and offer you at least an annual review.
- **Investment Authority** – We manage investment accounts on a **discretionary** basis whereby **we will decide** which investments to buy or sell for your account.
- **Investment Offerings** – We provide advice on various types of investments. Our services are not limited to a specific type of investment product.
- **Account Minimums and Requirements** – In general, we require a minimum household size of \$250,000 to open and maintain an advisory account, which may be waived at our discretion.

Key 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?

Item 3 - What fees will I pay?

The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services.

- **Asset Based Fees** - Payable semiannually in arrears. Since the fees we receive are asset-based (i.e. based on the value of your account), we have an incentive to increase your account value which creates a conflict especially for those accounts holding illiquid or hard-to-value assets;
- **Fixed Fees** - Payable in arrears;
- **Other Advisory Fees** – In addition to our fees, if applicable, you will also pay advisory fees charged by third party money managers, which are separate and apart from our fees.
- **Additional common fees and/or expenses such as:** custodian fees, account maintenance fees, fees related to mutual funds and exchange-traded funds and transaction charges when purchasing or selling securities.

For detailed information, refer to our Form ADV Part 2A, Items 5 and 6 at the following link <https://adviserinfo.sec.gov/firm/brochure/120131>

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.

Key Questions to Ask Your Financial Professional

- Help me understand how these fees and costs might affect my investments. If I gave 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?



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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 some examples to help you understand what this means.

- **Third-Party Payments-** Some persons providing investment advice on behalf of our firm are licensed as independent insurance agents. These persons will earn commission-based compensation for selling insurance products. Insurance commissions are separate and in addition to our advisory fees. This practice presents a conflict of interest because they have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. We are an insurance agency licensed with the State of Tennessee and receive commission compensation.
- Because our revenue is derived from asset-based fees, we have an incentive to grow your account as much as possible. This could cause us to take overly aggressive positions in conflict with your interests in an attempt to grow your account or could incentivize us to inflate the valuations of illiquid investments held in your account.

Refer to our Form ADV Part 2A Brochure at the following link <https://adviserinfo.sec.gov/firm/brochure/120131> to help you understand what conflicts exist.

Key Questions to 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?

All staff are compensated with an annual salary and are eligible to receive a bonus based on performance. Advisors may also earn compensation from accounts they service, commissions from insurance product sales, and non-cash compensation. Our financial professionals' compensation is based on the revenue the firm earns. The non-cash compensation received such as fee waivers and enhanced discounts including conferences and events, are a conflict of interest and provide a financial incentive for advisory representatives to select a broker/dealer for your accounts over other broker/dealers from which they may not receive similar financial benefits.

Our relationship with Commonwealth requires that we maintain a certain level of assets within Commonwealth's program. This creates an incentive to recommend that you establish and maintain your account with Commonwealth, based on our interest in receiving Commonwealth's services that benefit our business, rather than based on your interest in receiving the best value in custody services and the most favorable execution of your transactions.

Item 4 - Do you or your financial professionals have legal or disciplinary history?

No, our firm and our financial professionals currently do not have any legal or disciplinary history to disclose.

Visit www.investor.gov/CRS for a free and simple tool to research us and our financial professionals.

Key Questions to 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 about our advisory services, please refer to our Form ADV Part 2A brochure available at <https://adviserinfo.sec.gov/firm/brochure/120131> and the individual Form ADV Part 2B brochure supplement(s) your representative provides. If you have any questions, need up-to-date information and/or need a copy of this Client Relationship Summary, please contact us at 610-361-0865.

Key Questions to 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?