

COMPREHENSIVE FINANCIAL PLANNING, INC.

Form ADV Part 3 (Form CRS): Relationship Summary

May 23, 2024

Introduction

Comprehensive Financial Planning, Inc. (“CFPI”, “we”, “us”, “our”) is an independent, privately held, investment firm serving clients since 1986. CFPI is registered as an Investment Adviser with the U.S. Securities and Exchange Commission. The services and fees offered by investment advisory firms like CFPI differ from services and fees from those offered by brokerage or broker-dealer firms. It is very important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at <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?

CFPI offers investment advisory services to retail investors. Our investment advisory services include “Managed Portfolio Program” asset management services and Financial Planning services.

Asset Management: CFPI structures your diversified high value and cost-efficient investment portfolio based on your investment objectives, risk tolerance, and financial goals based on your time horizon. CFPI is protecting our client’s lives and dreams, securing their futures. We primarily allocate assets among open-end mutual funds, exchange traded funds (ETF’s), stocks and bonds.

Monitoring: Under CFPI’s standard investment advisory services, our company continuously and regularly monitors the investment options we recommend to our clients. Our financial advisers monitor your account to ensure that the assets are performing in line with our expectations and your objectives. You are responsible to inform CFPI of any changes in your investment objectives, financial goals, and risk tolerance.

Discretionary and Non-Discretionary Authority: CFPI with discretionary services will purchase and sell securities in amounts as we believe will meet your financial objectives. On the other hand, with non-discretionary services before purchasing or selling securities we will obtain a verbal approval from you for each security transaction – i.e. you make the final decision to buy or sell securities.

Financial Planning: CFPI will coordinate and formulate an interrelated plan by working closely with the client and client’s other professional advisers.

Account & Fee Minimums: CFPI will require that you complete a “Managed Portfolio Program Agreement” and “Investment Objective and Account Restriction Declaration” that authorizes us to manage your investments. You can cancel these agreements at any time with a written notice to CFPI. CFPI has no minimum fees or required assets.

CONVERSATION STARTER: 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?

See [Form Part 2A \(Brochure\)](#) Items 4 and 7 for more information about our services.

What fees will I Pay?

CFPI is compensated for the “Managed Portfolio Program” based of a percentage of investments held in “Equity Positions” on a pro-rated account. Our Annual Fee Schedule - Less than \$250,000 is 1.75%, \$250,001 to \$500,000 is 1.50%, \$500,001 to \$1,000,000 is 1.25%, \$1,000,001 to \$5,000,000 is 0.85%, \$5,000,001 to \$10,000,000 is 0.60%, \$10,000,001 to \$50,000,000 is 0.40%, \$50,000,001 plus is 0.20%. For investments held in “Cash & Cash Equivalents” our

Fee Schedule is 0.26%. In certain circumstances, pension, profit sharing, or 401K plans having over 500 employees and assets in excess of \$50 million dollars in plan assets, CFPI will consider an annual “flat fee” usually between \$155 to \$200 per participant. Fees are negotiable in certain cases and may vary from one client to another. Fees and Costs will reduce any amount of money you make on your investments over time. You will pay fees and costs whether you make or lose money on your investments. Please make sure you understand what fees and costs you are paying.

CFPI under the “Financial Planning” program is compensated based on \$250.00 per hour.

See [Form Part 2A \(Brochure\)](#) Item 5 for additional information about our firm’s fees and expenses.

CONVERSATION STARTER: Help me understand how these fees and costs might affect my investments. If I give you \$1,000,000 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?

Standard of Conduct: When we act as your financial 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. Here is an example to help you understand. If CFPI manages your employer’s retirement account and when you retire or terminate employment, you decide to rollover your account into an IRA with our “Managed Portfolio Program”, we will charge you the same percentage that your employer is paying and we will make money. If you decide not to rollover the investment to our program, we will not make money.

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

Additional Information: For more information about our conflicts of interests and the ways we are compensated please See [Form Part 2A \(Brochure\)](#) Item 10 C.

How do your financial professionals make money?

CFPI financial professionals may earn a salary, bonus, and/or a percentage of the asset-based fee you pay to us. Some factors that could impact compensation include client referrals and CFPI revenue.

CONVERSATION STARTER: As a financial professional, do you have any disciplinary history?

The firm has no legal or disciplinary events, but some of the advisors had reported disciplinary events over 10 years ago. You can look up more information about us and our investment adviser representatives at <https://www.investor.gov/CRS>.

CONVERSATION STARTER: 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?

Additional Information

For information or to request a current copy of Form ADV, [ADV Part 2A](#) disclosure brochure or Form ADV Part 3 (CRS), please contact Richard J. Walters CFP®, AIF®, President, at 717-569-6667. You may also visit our website at <http://www.compcos.com>

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