

## Form ADV Part 3: Relationship Summary PlanVision

### Introduction

PlanVision ("PlanVision" or "we") is an investment adviser registered with the U.S. Securities and Exchange Commission. We offer our clients investment advisory services. Clients should understand that the services we provide and fees we charge are different than those of a broker-dealer, and that it is important to understand the difference between the two. Free and simple tools are available to research firms and financial professional at <https://www.investor.gov/CRS>, which also provides educational materials about investment advisers, broker-dealers and investing.

### What Investment Services and Advice Can You Provide Me?

**Description of Services:** PlanVision offers investment advisory services to retail investors. Our investment advisory services include: Financial Planning and Consulting Services.

**Financial Planning & Consulting Services:** We also provide financial planning and consulting services. Financial planning services involve us creating a written financial plan for you which covers mutually agreed upon topics. Financial consulting is used when a written financial plan isn't needed. It involves one time and/or ongoing meetings to discuss your financial situation. Please see **Item 4** of our **Form ADV Part 2A**.

**Limited Investment Offerings:** We do not primarily recommend one type of security to clients. Instead, we recommend investment portfolios designed to be suitable for each client relative to that client's specific circumstances and needs. However, we are limited in investment selection in that we can only invest your account in securities which are available on your custodian/broker-dealer's platform. When providing you services, we do not recommend or offer advice on any proprietary products.

**Account & Fee Minimums:** There are no minimum investment amounts or conditions required for establishing your investment account. The fixed fee generally charged for financial planning services is currently \$299.

**Conversation Starters:** *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?*

### What Fees Will I Pay?

#### Description of Principal Fees & Costs:

**Financial Planning & Consulting Services Fees -** We provide financial planning and consulting services under a fixed fee arrangement. The annual fee is generally \$299 which is billed up front for the first year and then renews at \$8 a month after the first year.

Any fees we charge for financial planning and consulting services will not cover your brokerage or other costs associated with implementing any recommendations we may make.

**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 more information about the fees we charge and the other fees and expenses you will incur, please see **Item 5** of **Form ADV Part 2A**.

**Conversation Starters:** *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?***

**Standard of Conduct:** 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 is an example to help you understand what this means. We allow our employees to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. Owning the same securities we recommend (purchase or sell) to you presents a conflict of interest for which we have developed procedures to mitigate and control for those conflicts. For more information see **Item 11 of our Form ADV Part 2A**.

**Additional Information:** For more information about our conflicts of interests and the ways we are compensated, please see **Item 5** and **Item 10** of our **Form ADV Part 2A**.

***Do You or Your Financial Professionals Have Legal or Disciplinary History?***

Yes, an affiliated person of PlanVision has been the subject of a regulatory action. You can look up more information about the matter at <https://adviserinfo.sec.gov/individual/summary/5411470>. You can look up more information about us and our investment adviser representatives at <https://www.investor.gov/CRS>.

**Conversation Starters:** *As a financial professional, do you have any disciplinary history? For what type of conduct?*

***How Do Your Financial Professionals Make Money?***

**Description of Salary/Payment of IARs:** We compensate our investment adviser representatives with a flat salary not dependent on the level of revenue they generate for the firm.

***Additional Information About PlanVision***

Additional information about us and copies of our Form ADV Part 2A disclosure brochure and this relationship summary are available on the Internet at [www.planvisionmn.com](http://www.planvisionmn.com). You can also find our disclosure brochures and other information about us at <https://adviserinfo.sec.gov/firm/summary/166311>. If you have any questions or want an up-to-date copy of this relationship summary, we can be reached by phone at (612) 965 4286.

**Conversation Starters:** *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?*