

International Financial Planning, LLC
Form CRS Customer Relationship Summary dated June 17, 2024

Item 1. Introduction: International Financial Planning, LLC (IFP, LLC") is registered with the United States Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2. What investment services and advice can you provide me? IFP, LLC offers investment advisory services to *retail investors*, as well as comprehensive financial planning services. All client accounts are routinely monitored, and clients are provided with written quarterly reports which include analyses of account performance during the quarter, as a standard service.

IFP, LLC maintains a value-driven approach to selecting securities to be included in client accounts. A value-driven approach to securities management means that securities are selected that are perceived to be undervalued relative to the market. Although the primary types of securities held in IFP, LLC client accounts are stocks, bonds and exchange-traded funds, any other type of security that is consistent with IFP, LLC's value-driven approach to investing may also be bought and sold in client accounts. However, at this time, IFP, LLC does not offer financial advice related to, or include in client portfolios, futures contracts, excluding put and call options.

IFP, LLC offers both discretionary and non-discretionary account management services. IFP, LLC makes all decisions with respect to investments bought and sold in discretionary accounts, consistent with IFP, LLC's investment style, and limited only by retail investor expressions of interest regarding the inclusion or exclusion of specific types of investments in their account. Retail investors make the ultimate decision regarding the purchase or sale of investments in non-discretionary accounts. The minimum account size for establishing an account with IFP, LLC is \$1 million.

For more information about IFP, LLC's advisory services, please review Item 4 of Part 2A of IFP, LLC's Form ADV. You may consider asking the following questions pertaining to a relationship with IFP, LLC and the services provided by IFP, LLC: (i) Given my financial situation, should I choose an investment advisory service? Why or why not?; (ii) How will you choose investments to recommend to me?; and (iii) What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

Item 3. What fees will I pay? IFP, LLC's fees are negotiable, however, IFP, LLC's clients generally pay an ongoing asset-based fee, which is based upon the value of assets (e.g., cash and investments) held in an advisory account at the end of each quarter. This means that the more assets there are in your advisory account, the more you will pay in fees, and, therefore, IFP, LLC has an incentive to encourage you to increase the assets in your account. For certain eligible investors, IFP, LLC also negotiates performance-based fee arrangements, which are based on investment results, and is paid on an annual basis. In addition to the above fees, IFP, LLC charges hourly fees for certain services, including the preparation of initial financial plans and client-specific investment research. ***Note that the above types of compensation are the only types of compensation that IFP, LLC receives or accepts with respect to its services. IFP, LLC does not receive or accept compensation of any other type, direct or indirect, from any other party with respect to the provision of its investment advisory and financial planning services.***

In addition to the above fees, IFP, LLC clients typically bear other direct and indirect fees and expenses, including transactions costs charged by a broker-dealer, such as trading related fees, as well as fees related to the holding of exchange-traded funds and mutual funds. 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 that you understand what fees and costs you are paying.

IFP, LLC is held to a fiduciary standard that covers our entire investment advisory relationship with you. This means that we are required to put your interest ahead of our own. Our interests can conflict with your interests. We must

eliminate these conflicts or tell you about them in a way you can understand, so that you can decide whether or not to agree to them. For more information about our fees and costs, please see **Items 5 and 6 of Part 2A of your Form ADV.** You may consider asking the following questions pertaining to 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?** You may consider asking us the following question pertaining to conflicts of interest: **How might your conflicts of interest affect me, and how will you address them?** For more information regarding potential conflicts of interest, please see **Items 6, 10, 11 and 12 of Part 2A of IFP, LLC's Form ADV.**

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 some examples to help you understand what this means:

- a. Performance-based fee arrangements: such arrangements may provide an incentive for IFP, LLC to invest in riskier securities in order to produce a higher fee.
- b. Fees based on percentages of assets under management may provide an incentive for IFP, LLC to invest in riskier securities in order to produce a higher fee.

How does your financial professional make money?

IFP, LLC is a single member LLC. Its sole member is compensated by charging fees based on a percentage of assets under management, performance fees and hourly fees, as noted above. The amount paid to IFP, LLC and its sole member generally does not vary based on the type of investments selected on your behalf.

Item 4. Disciplinary History: Do you or your financial professionals have legal or disciplinary history?

No. you may visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple search tool to research IFP, LLC and its financial professional. You may consider asking us the following questions pertaining to our financial professional's disciplinary history: **As a financial professional, do you have any disciplinary history? For what type of conduct?**

Item 5. Additional Information

For additional information about IFP, LLC's investment advisory services, see our Form ADV brochure available on IAPD at adviserinfo.sec.gov. You may contact IFP, LLC for additional information, including requesting a copy of this relationship summary and/or the latest version of IFP, LLC's Form ADV Part 2, by calling **(540) 222-0478** or emailing ifpllc@outlook.com.

You may consider asking us the following question pertaining to contacts at our firm and complaints: **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?**