



RELIANT WEALTH PLANNING

301 Townepark Circle
Louisville, KY 40243

502-398-5050

www.reliantwealthplanning.com

Firm Disclosure Brochure

March, 2024

This brochure provides information about the qualifications and business practices of Reliant Wealth Planning. If you have any questions about the contents of this brochure, please contact us at 502-398-5050.

The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Additional information about Reliant Wealth Planning also is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Material Changes

March 2024: Text removed from Item 10 to reflect the termination of brokerage services provided by Aurora Private Wealth “APW” Inc. for certain representatives of the firm. Text removed from Item 14 to reflect termination of the firm’s relationship with Adviser Growth and termination of the referral agreement with Smart Asset.

July 2023: Text added in Item 10 to disclose Firm’s arrangement with Johnstone Brokerage Services. Text added in Item 14 to disclose Firm's arrangement with Advisor Growth.

Item 3 Table of Contents

Item 2 Material Changes.....	2
Item 3 Table of Contents.....	3
Item 4 Advisory Business.....	4
Item 5 Fees and Compensation.....	5
Item 6 Performance-Based Fees and Side-By-Side Management	5
Item 7 Types of Clients	5
Item 8 Methods of Analysis, Investment Strategies and Risk of Loss.....	5
Item 9 Disciplinary Information.....	5
Item 10 Other Financial Industry Activities and Affiliations	6
Item 11 Code of Ethics, Participation or Interest in Client Transactions and Personal Trading	6
Item 12 Brokerage Practices	7
Item 13 Review of Accounts.....	7
Item 14 Client Referrals and Other Compensation.....	7
Item 15 Custody	7
Item 16 Investment Discretion.....	7
Item 17 Voting Client Securities	7
Item 18 Financial Information.....	7

Item 4 Advisory Business

RELIANT WEALTH PLANNING, LLC

Reliant Wealth Planning, LLC (“Reliant”) a Delaware limited liability company was founded in 2017 by Shaun Chelf and Laura Clark to provide wealth management and financial planning services to their clients.

Reliant offers its clients fee-based financial planning and discretionary wealth management. The discretionary wealth management, transaction expenses and any financial planning services are generally combined into a single fee.

While each of these services is available on a stand-alone basis, certain of them may also be rendered in conjunction with investment portfolio management as part of a comprehensive wealth management engagement. In performing these services, Reliant is not required to verify any information received from the client or from the client’s other professionals (e.g., attorneys, accountants, etc.) and is expressly authorized to rely on such information.

We endeavor to consider the client’s complete financial outlook when making investment recommendations and planning for his/her future. Therefore, we may structure our investment advice in view of any outside investments held by the client, taking into account each investment’s effect on the client’s total portfolio. At the request of a client, we may perform due diligence and furnish advice on current or potential outside investments or provide investment management services for certain outside investments, which may include ongoing research and analysis, benchmarking and rebalancing.

Financial Planning

Our financial planning service includes:

- Cash flow analysis and planning
- Life, long term care, and disability insurance consulting
- Investment due diligence, management and portfolio construction
- Retirement/Financial independence planning
- Estate planning and wealth transfer
- Education and specific goal/need planning
- Charitable giving planning

Discretionary Wealth Management

As described in our Wrap Fee Brochure, Reliant offers discretionary asset management that combines the management and transaction expenses into a single fee. If assets are held at a custodian that charges transaction fees and mark-ups, these additional charges are not included in the single fee.

As of December 31, 2023, Reliant had the following Regulatory Assets Under Management:

- \$469,100,858 in Discretionary Regulatory Assets Under Management;
- \$0 in Non-Discretionary Regulatory Assets Under Management; and
- \$469,100,858 in Total Regulatory Assets Under Management.

Reliant currently maintains portfolios comprised of multiple Layers that are used as the basis for implementing a client's investment plan. The potential Layers consist of a Core (with corresponding templates of Conservative, Restrained, Balanced, Moderate, Disciplined, Growth, Aggressive, and Fixed/Cash strategies), Tactical Allocation of Portfolio Assets (TAPA) a dynamic asset class selection strategy, and a Liquidity Reserve. Each client's portfolio has varying numbers of Layers and is reviewed with the client prior to implementation and periodically thereafter.

Reliant will periodically rebalance investments by buying and selling portfolio securities if determined as necessary. Reliant will also periodically revise each Layer that comprises portfolios and make corresponding adjustments to client holdings.

Estate Planning

Reliant offers its clients assistance with trusts and estate planning. For no additional fee, clients may work with Reliant to analyze their current estate plans to determine if the plans are consistent with their goals, and as a resource and liaison, to work with the client's personal attorneys to assist in the completion of their estate plan. Clients are under no obligation to work with Reliant on estate planning.

Item 5 Fees and Compensation

Reliant Wealth Planning generally offers services for a fee based upon the value of assets under management or advisement. For information about our investment management fees, please refer to our Wrap Fee Program Brochure.

Reliant may charge a fixed rate dollar amount as a fee for certain consulting and project work, such as a standalone financial plan, done for the client. The scope of work and fee will be agreed upon before work commences, with half the fee being paid in advance and the remaining remitted upon project delivery.

Item 6 Performance-Based Fees and Side-By-Side Management

Please refer to our Wrap Fee Program Brochure.

Item 7 Types of Clients

Our financial planning, consulting and project work clients generally are individuals. For information about our investment management clients, please refer to our Wrap Fee Program Brochure.

Item 8 Methods of Analysis, Investment Strategies and Risk of Loss

Please refer to our Wrap Fee Program Brochure.

Item 9 Disciplinary Information

Reliant is required to disclose the facts of any legal or disciplinary events that are material to a

client's evaluation of its advisory business or the integrity of management. Reliant does not have any required disclosures for this Item.

Item 10 Other Financial Industry Activities and Affiliations

Reliant has entered into an agreement with Johnstone Brokerage Services ("JBS"), a FINRA Member broker-dealer, to provide advisory consulting services to clients who use JBS to act as both their broker/dealer and insurance agent for annuities and wish to receive advice from Reliant at no additional cost to the client. Pursuant to this agreement, Reliant earns an asset-based fee from JBS for such services. JBS and its registered representatives provide those clients with securities brokerage services under a separate agreement with the client.

Item 11 Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Reliant and persons associated with Reliant ("Associated Persons") are permitted to buy or sell securities that it also recommends to clients consistent with Reliant's policies and procedures.

Reliant has adopted a code of ethics that sets forth the standards of conduct expected of its associated persons and requires compliance with applicable securities laws ("Code of Ethics"). Reliant's Code of Ethics contains written policies reasonably designed to prevent the unlawful use of material non-public information by Reliant or any of its associated persons. The Code of Ethics also requires that certain Reliant personnel (called "Access Persons") report their personal securities holdings and transactions and obtain pre-approval of certain investments such as initial public offerings and limited offerings.

When Reliant is engaging in or considering a transaction in any security on behalf of a client, no Access Person may effect for themselves or for their immediate family (i.e., spouse, minor children, and adults living in the same household as the Access Person) a transaction in that security unless:

- the client transactions have been completed;
- the transaction for the Access Person is completed as part of a batch trade with clients; or
- a decision has been made not to engage in the transaction for the client.

These requirements are not applicable to: (i) direct obligations of the Government of the United States; money market instruments, bankers' acceptances, bank certificates of deposit, commercial paper, repurchase agreements and other high quality short-term debt instruments, including repurchase agreements; (ii) shares issued by mutual funds or money market funds; and (iii) shares issued by unit investment trusts that are invested exclusively in one or more mutual funds.

This Code of Ethics has been established recognizing that some securities trade in sufficiently broad markets to permit transactions by Access Persons to be completed without any appreciable impact on the markets of such securities. Therefore, under certain limited circumstances, exceptions may be made to the policies stated above. Clients and prospective clients may contact Reliant to request a copy of its Code of Ethics.

Item 12 Brokerage Practices

Please refer to our Wrap Fee Program Brochure.

Item 13 Review of Accounts

Financial planning clients receive no reports other than the financial plan and any other mutually agreed upon reports.

For information about review of our clients' investment management portfolios, please refer to our Wrap Fee Program Brochure.

Item 14 Client Referrals and Other Compensation

Other than products and services that Reliant receives from Raymond James & Associates, Reliant does not receive any other economic benefits from non-clients in connection with the provision of investment advice to clients. For more information about our relationship with Raymond James & Associates, please refer to our Wrap Fee Program Brochure.

Reliant may recommend that clients purchase investments including but not limited to various mutual funds, ETFs, REITs and other equities. These companies can pay for advisors of Reliant to attend conferences or meetings which they sponsor. The purpose of attending these events is research related, although there may be an entertainment component to these events. Reliant maintains internal procedures to ensure that this potential conflict does not impact the recommendations provided to clients.

Item 15 Custody

Please refer to our Wrap Fee Program Brochure.

Item 16 Investment Discretion

Please refer to our Wrap Fee Program Brochure.

Item 17 Voting Client Securities

Please refer to our Wrap Fee Program Brochure.

Item 18 Financial Information

Reliant is not required to disclose any financial information pursuant to this Item due to the following:

- The firm does not require or solicit the prepayment of more than \$1,200 in fees six months or more in advance;
- The firm does not have a financial condition that is reasonably likely to impair its ability to meet contractual commitments to clients; and
- The firm has not been the subject of a bankruptcy petition at any time during the past ten years.