



Form CRS (Client Relationship Summary)

April 17, 2024

Introduction

Future Perfect Planning, LLC is registered with the Securities and Exchange Commission as an investment advisor. Fees for brokerage and investment advisory services differ among broker-dealers and investment advisors and it is important you understand the differences. 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 advisors, and investing.

What investment services and advice can you provide me?

We offer financial planning and investment advisory services to retail investors. We provide portfolio management services that we offer on a discretionary basis according to the authority you provide in an investment advisory agreement with us. When you grant us discretionary authority, you provide us with authority to determine the investments to buy and sell in your account on an ongoing basis. As part of discretionary portfolio management services, we will continuously monitor your investments and provide advice pursuant to your investment policy statement. You may impose reasonable restrictions on our discretionary authority, which must be communicated to us and accepted by us. We provide financial planning services, including advice and recommendations regarding your personal investment goals and objectives, personal balance sheet, tax planning, risk management, retirement, education, cash flow and investment planning. When you retain us solely for financial planning services, we do not monitor your investments and you make the ultimate decision regarding the purchase or sale of investments. We do not require a minimum initial account size for portfolio management services. Our investment advice is not limited to proprietary products or to a limited menu of products or types of investments.

We will discuss the following questions with you to help you better understand the relationship you will have with our firm: *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?*

Please refer to our [Form ADV, Part 2A Brochure](#) for more detailed information on our services.

What fees will I pay?

We charge a percentage of assets under management for portfolio management services. We will generally bill fees quarterly in advance based on the market value of the assets under management for all accounts managed for a household and is calculated at 0.75% per year. You should be aware that the more assets there are in your account, the more you will pay in fees. This means we have an incentive to encourage you to increase the assets in your account.

Fees for financial planning and consulting services will be billed on a project basis depending on the scope of the work to be performed. For ongoing, comprehensive financial planning, an annual retainer fee will be quoted to clients before continuing with an ongoing planning relationship and will be disclosed in the agreement with the client. The fee is typically paid monthly or quarterly. For one-time financial plans, the fee is payable in advance and the plan completed within three months.

Clients may incur certain charges imposed by custodians, brokers, third party investment and other third parties such as fees charged by independent managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxed on brokerage accounts and securities transactions. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus.

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.

You should carefully review our [Form ADV, Part 2A Brochure](#) to understand the fees and costs you will pay to us.

We will discuss the following question with you to help you better understand 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?"*

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 advisor, 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:

- ❖ The broker-dealers and custodians we recommend to clients provide Future Perfect Planning, LLC with access to its institutional trading and custody services, which are typically not available to retail investors. These brokerage services include the execution of securities transactions, research, and access to mutual funds and other investments that are otherwise generally available only to institutional or would require a significantly higher minimum initial investment. While Future Perfect Planning LLC seeks competitive rates, it may not necessarily obtain the lowest possible commission rates for client transactions.

We will discuss the following question with you to help you better understand the conflicts of interest we have: *How might your conflicts of interest affect me, and how will you address them?*

You should carefully review our [Form ADV, Part 2A Brochure](#) for more detailed information about our conflicts of interest.

How do your financial professionals make money?

Our financial professionals receive a salary and discretionary bonus based on their individual performance and the success of the firm. Our financial professionals also receive additional compensation when they obtain new clients for us. This is a conflict of interest because our financial professionals have an incentive to encourage a retail investor to increase the assets in a retail investor's accounts.

Do you or your financial professionals have legal or disciplinary history?

No, neither the firm nor its financial professionals have any legal or disciplinary history. Please visit Investor.gov/CRS for a free and simple search tool to research our firm and your financial professional.

We will discuss the following questions with you to help you better understand our disciplinary history: *As a financial professional, do you have any disciplinary history? For what type of conduct?*

Additional Information

You can find additional information about our advisory services in our [Form ADV Part 2A Brochure](#) and may request an up-to-date information and a copy of our Relationship Summary by contacting us at (646) 543-8065.

We will discuss the following questions with you so that you better understand who to contact with any questions or complaints: *Who is my primary contact person? Is he or she a representative of an investment advisor or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?*