

FORM ADV Part 3: Form CRS

Relationship Summary

DATE: April 3, 2024

Introduction

The WealthPlan LLC (“TWP,” “we,” “us,” “our”) is a registered investment adviser registered with the Securities and Exchange Commission. Brokerage and investment advisory services and fees differ which is why it is important for you to understand the 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

Relationships and Services

What Investment Services and Advice Can You Provide Me?

We offer investment advisory services to retail investors.

Wealth Planner: When providing these services on a discretionary basis, we will manage your assets while we continuously monitor your custodial accounts and provide you with continuous and ongoing supervision of your custodial accounts. When discretionary authority is granted via execution of our investment advisory agreement, we will have the limited authority to determine the type and number of securities to be purchased or sold for your portfolio without obtaining your consent for each transaction. We also, monitor alternative and illiquid investments. You may place reasonable restrictions on the types of investments that may be purchased or sold in your account so long as the restrictions are explicitly set forth.

We offer advice with respect to various products and types of investments. Our financial planning advice includes some or all of the following topics: investment & account reviews, retirement & cash flow, and estate planning & assistance to loved ones. This service may include the availability of phone calls, virtual meetings, and (or) in-person meetings, and email correspondence.

We do not have a minimum account size for our asset management services.

For additional information, please see Items 4 and 7 of Part 2A

- 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?

Fees, Costs, Conflicts, and Standard of Conduct

What Fees Will I Pay?

For asset management services and financial planning you will pay an annual fee based on the total assets under management. The fee is payable monthly in arrears. We charge an asset-based fee which means that the more assets there are in the clients’ advisory account, the more the client will pay in fees. As such, we may therefore have an incentive to encourage our clients to increase the assets in his or her accounts. You may pay additional fees including custodian fees, fees related to mutual funds, and other transactional fees.

Alternative Investment Access is either a flat one-time or ongoing annual fee.

Held Away accounts are charged a flat annual management fee.



Third-Party Money Management Services deduct fees from the client's account. Sub-Advisory Accounts will share fees with us.

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 additional information regarding our fees and costs, please see Item 5 of Form ADV.

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 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.

Our asset management fee structure gives us the incentive to encourage clients to increase their assets in his or her accounts. Our firm's financial professionals include licensed insurance agents. In these capacities, our financial professionals may sell insurance products for additional compensation. They have an incentive to recommend these products to you in order to increase their compensation.

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

For additional information, please see Items 5 and 10 of Part 2A.

How Do Your Financial Professionals Make Money?

Our financial professionals are compensated based on the amount of client assets they service and monitor or revenue we earn from the financial professional's planning services.

Disciplinary History

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

Yes. Visit Investor.gov/CRS for a free and simple search tool to research you and your financial professionals.

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

Additional Information

For additional information about our services and to request a copy of the current Form ADV Part 3 Form CRS, please visit our website at www.thewealthplan.com or call us at (516) 400-7111.

- 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?