



Customer Relationship Summary (Form CRS) - April 2024

Items 1. Introduction

Connected Financial Planning, LLC is a Registered Investment Adviser with the State of Texas and is currently seeking Securities and Exchange Commission (SEC) registration. Broker dealer and investment adviser services and fees differ, and it is important for you to understand these differences. Free and simple tools are available from the SEC to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2. Relationship and Services

What investment services and advice can you provide me?

Connected Financial Planning primarily offers the following investment advisor services to retail clients: financial planning (we assess your financial situation and provide advice to meet your goals); solicitor/selection of other advisors (we may offer suggestions for third-party advisors for you to use). Our firm offers pure investment advice (we make investment recommendations, but the client must execute and make the ultimate decision), thus, we only monitor retail investors' investments as part of our overall periodic client risk assessment. No account minimums or other requirements exist to work with us. For more detailed information about our services, see our ADV Part 2A ("Brochure") specifically, Items 4 & 7.

Conversation Starters: We encourage you to ask our financial professionals these key questions:

- "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?"

Item 3. Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

The amount of fees you pay to our firm and the frequency in which you are billed depends on the services being provided. For hourly arrangements, each additional hour (or portion thereof) we spend working for you would increase the advisory fee. Our fixed fee arrangements are based on the amount of work we expect to perform for you, so material changes in that amount of work will affect the advisor fee we quote you. Please see Items 4, 5, 6, 7, & 8 of our Brochure.

Flat Fee Financial Planning: For financial planning services with tailored investment advice (which you are responsible for actioning) our fee starts at 10,000 (USD/EUR/CHF) and is billed in the currency based on your residency. The fee is based on the complexity of the client's situation. The fee is paid quarterly in arrears. We charge a one-time onboarding fee of 2,500 (USD/CHF/EUR) for individuals and 3,500 (USD/CHF/EUR) for families.

Financial Planning with Partnered Investment Management: For clients looking for financial planning and integrated investment management we have partnered with several investment management firms to provide a seamless service offering. Our fees are based on complexity and start at \$5,000 per year, family planning is available from \$6,000 per year. We charge a one-time onboarding fee of 2,500 (USD/CHF/EUR) for individuals and 3,500 (USD/CHF/EUR) for families. Investment management is billed separately through our Investment Management partners.

Advanced Planning and Tax Concierge Service: This solution is for busy professionals who want integrated US and local tax support. Fees are from 15,000 per year (USD/CHF/EUR) and are based on the complexity of the situation and the number of country filing obligations. We charge a one-time onboarding fee of 2,500 (USD/CHF/EUR) for individuals and 3,500 (USD/CHF/EUR) for families. Investment management is also available at this service level and is billed separately through our Investment Management partners.



Hourly and Custom Projects: As time allows we take on custom projects. Our minimum project fee is 2,500 (USD/CHF/EUR). Our fixed fee arrangements are based on the amount of work we expect to perform for you, so material changes in that amount of work will affect the advisor fee we quote you.

Other Fees: Our fees are exclusive of other fees and costs related to investments in your account. These could include investment management fees, custodian fees, account maintenance fees, fees related to mutual funds and variable annuities, and other transactional fees and product-level fees. Switzerland also levies a 8.1% VAT for residents of Switzerland, which is not included as part of the advisory fee we receive; however, we collect this 8.1% VAT and remit it to Switzerland. VAT rates change periodically based on government action.

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 detailed information on fees, see ADV Part 2A, Item 5).

Conversation Starter: *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. For example, a conflict of interest exists in that you pay a fixed fee whether your account value goes up or down. For more detailed information, see our ADV Part 2A Firm Brochure.

Conversation Starter: *In addition, feel free to ask: “How might your conflicts of interest affect me, and how will you address them?”*

How do your financial professionals make money?

We receive cash compensation from the advisory services we provide to you. This compensation may vary based on different factors. Our firm principal receives net income based on ownership percentage. Our firm does not receive commissions or compensation from product sales.

More detailed information, including fee schedules, conflicts of interest, and other disclosures are available in our ADV Part 2A Firm Brochure.

Item 4. Disciplinary History

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

No. Please visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research your financial professionals and firms.

Conversation Starter: *In addition, feel free to ask: “As a financial professional, do you have any disciplinary history? For what type of conduct?”*

Item 5. Additional Information

You can find additional information regarding Connected Financial Planning and on our most recent ADV Parts 1 and 2, available at <https://adviserinfo.sec.gov/firm/summary/323519>. You can also contact us by visiting our website, www.connectedfinancialplanning.com or via phone at +1-781-325-1844.

Conversation Starter: *If you do have any concerns, please let us know by asking the following questions: “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?”*

Exhibit A- Material Changes to Client Relationship Summary

This is the initial version of the Client Relationship Summary. There are no material changes.