

FORM ADV PART 2A  
DISCLOSURE BROCHURE



STRATEGIC  
PLANNING GROUP

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This brochure provides information about the qualifications and business practices of Strategic Planning Group. Being registered as a registered investment adviser does not imply a certain level of skill or training. If you have any questions about the contents of this brochure, please contact us at 801-627-2200. 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 Strategic Planning Group (IARD#113844) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

**MARCH 23, 2020**

## **Item 2: Material Changes**

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### **Annual Update**

The Material Changes section of this brochure will be updated annually or when material changes occur since the previous release of the Firm Brochure.

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### **Material Changes since the Last Update**

This update is in accordance with the required annual update for Registered Investment Advisors since the last filing on January 23, 2019 the following changes have occurred:

- Item 4 Assets Under Management
  - Item 4 and Item 5 have been updated to include Fee-based Annuities
  - Item 5 has been updated to disclose asset-based trading fees when we use Fidelity as a custodian.
  - Item 8 has been updated to include the risk involved with annuities.
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### **Full Brochure Available**

This Firm Brochure being delivered is the complete brochure for the Firm.

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## Item 4: Advisory Business

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### **Firm Description**

Strategic Planning Group, LLC doing business as Strategic Planning Group was formed as a Registered Investment Advisor in August 1999. Ryan Craner is the principal owner.

Strategic Planning Group is a fee based financial planning and investment management firm. Investment Advisor Representatives of Strategic Planning Group also offer insurance products and services as independent insurance agents.

Strategic Planning Group does not act as a custodian of client assets.

An evaluation of each client's initial situation is provided to the client, often in the form of a net worth statement, risk analysis or similar document. Periodic reviews are also communicated to provide reminders of the specific courses of action that need to be taken. More frequent reviews occur but are not necessarily communicated to the client unless immediate changes are recommended.

Other professionals (e.g., lawyers, accountants, tax preparers, insurance agents, etc.) are engaged directly by the client on an as-needed basis and may charge fees of their own. Conflicts of interest will be disclosed to the client in the event they should occur.

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### **Types of Advisory Services**

**Asset Management Services:** Strategic Planning Group offers discretionary direct asset management services to advisory clients. Strategic Planning Group will offer clients ongoing portfolio management services through determining individual investment goals, time horizons, objectives, and risk tolerance. Investment strategies, investment selection, asset allocation, portfolio monitoring and the overall investment program will be based on the above factors.

*Discretionary:* When the client provides Strategic Planning Group discretionary authority the client will sign a limited trading authorization or equivalent. Strategic Planning Group will have the authority to execute transactions in the account without seeking client approval on each transaction.

**Qualified Plan Consulting Services:** Strategic Planning Group offers qualified plan consulting services to individuals on an ongoing basis to current clients. Strategic Planning Group will meet with the client for information gathering. Strategic Planning Group will review the investment options available within the plan and then make investment recommendations to the client based on the investment options available and the client's financial objectives in a face to face meeting.

**Financial Planning and Consulting Services:** Strategic Planning Group offers financial planning and consulting services to individuals. Services include but are not limited to a thorough review of all applicable topics including Wills, Estate Plan/Trusts, Investments, Taxes, and Insurance. A conflict of interest exists between the interests of the investment advisor and the interests of the client. The

client is under no obligation to act upon the investment advisor's recommendation. If the client elects to act on any of the recommendations, the client is under no obligation to effect the transaction through Strategic Planning Group.

**Variable Annuity Management:** Strategic Planning Group offers discretionary direct asset management services to advisory Clients on their variable annuities and variable life products. Strategic Planning Group will work with individuals to assemble an appropriate portfolio of investment options as provided through the insurance company that services variable annuity investment. The accounts will be monitored on an annual basis.

**Seminars and Workshops Services:** Strategic Planning Group holds seminars and workshops to educate clients on different types of investments and the different services they offer. The seminars are educational in nature and no specific investment or tax advice is given. Seminars are conducted at the discretion of Strategic Planning Group.

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#### **Client Tailored Services and Client Imposed Restrictions**

The goals and objectives for each client are documented in our client files. Investment strategies are created that reflect the stated goals and objectives. Clients may impose restrictions on investing in certain securities or types of securities. Agreements may not be assigned without written client consent.

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#### **Wrap Fee Programs**

Strategic Planning Group does not sponsor any wrap fee programs.

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#### **Client Assets under Management**

As of December 31, 2019 Strategic Planning Group had \$219,489,448 client assets under management on a discretionary basis and \$0 client assets under management on a non-discretionary basis.

### **Item 5: Fees and Compensation**

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#### **Method of Compensation and Fee Schedule**

**Asset Management Services Fees:** Strategic Planning Group offers discretionary direct asset management services to advisory clients. Fees for these services will be based on a percentage of Assets Under Management as follows:

<b>Assets Under Management</b>	<b>Annual Fee</b>
Up to \$250,000	1.75%
\$250,001 to \$1,000,000	1.55%
\$1,000,001 and Above	1.35%

The annual fee may be negotiable. Accounts within the same household may be combined for a reduced fee. Fees are billed monthly in advance. The total fee will be calculated using the value on the last day of the preceding month. Monthly advisory fees deducted from the clients' account by the custodian will be reflected in the custodial statement. Lower fees for comparable services may be available from other sources.

Clients may terminate their account within five (5) business days of signing the Investment Advisory Agreement for a full refund. Clients may terminate advisory services with thirty (30) days written notice. The client is entitled to a pro rata refund based on the days service was not provided in the final month. Client shall be given thirty (30) days prior written notice of any increase in fees, and client will acknowledge, in writing, any agreement of increase in said fees.

**Qualified Plan Consulting Services Fees:** Strategic Planning Group does not charge an additional fee for this service. Qualified Plan Consulting Services are only offered to current clients of Strategic Planning Group who are utilizing other services.

**Financial Planning and Consulting Services Fees:** Strategic Planning Group intends to be compensated for financial planning and consulting services by charging fees on either an hourly basis of \$150 or fixed fee basis of \$1,000. Strategic Planning Group fees will be negotiated in advance and will be set-out in each client's advisory contract. Payment in full is due upon commencement of the planning process. Completed plans are delivered inside of sixty (60) days. Clients may request to terminate their advisory contract with Strategic Planning Group, in whole or in part, by giving written notice. Upon termination, any fees paid in advance will be prorated to the date of termination and any excess will be refunded to client.

**Variable Annuity Management:** The fees for these services will be based on a percentage of Assets Under Management and will not exceed an annual fee of 1.5% of the assets managed. Fees will be disclosed prior to Client signing the Investment Advisory Agreement.

Strategic Planning Group's fees are billed monthly in advance based on the amount of assets managed as of the close of business on the last business day of the previous month. Monthly advisory fees will be paid in the following ways:

- Deduct from another non-qualified Client's account held with Strategic Planning Group
- Deduct from another qualified account if eligible, i.e. over 59 ½
- Direct billing to the Client payable within 10 days of invoice presentation
- Deduct from Client's annuity account

The annual fee may be negotiable based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with Clients, etc.). Accounts within the same household may be combined for a reduced fee. Lower fees for comparable services may be available from other sources. Clients may terminate their account within five (5) business days of signing the Investment Advisory Agreement with no obligation and without penalty. Clients may terminate advisory services with thirty (30) days written notice. Client will be entitled to a pro rata refund for the days service was not provided in the final billing period. Client shall be given thirty (30) days prior



written notice of any increase in fees, and Client will acknowledge, in writing, any agreement of increase in said fees.

**Seminars and Workshops Services:** Strategic Planning Group does not charge a fee for attendance to seminars and/or workshops.

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**Client Payment of Fees**

Investment management fees are billed monthly in advance. Fees are usually deducted from a designated client account to facilitate billing. The client must consent in advance to direct debiting of their investment account.

Fees for financial plans are due at commencement of the planning process.

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**Additional Client Fees Charged**

Custodians may charge asset-based fees or transaction fees on purchases or sales of certain mutual funds, equities, bonds, options and exchange-traded funds. These charges may include mutual fund transactions fees, postage and handling fees.

For our Client accounts maintained in Fidelity's custody, Fidelity is compensated by account holders through asset-based fees for securities trades that are executed through Fidelity or that settle into Fidelity accounts. These annual fees will be based on either .06% of assets or \$100, whichever is greater.

Strategic Planning Group, in its sole discretion, may waive its minimum fee and/or charge a lesser investment advisory fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with clients, etc.).

For more details on the brokerage practices, see Item 12 of this brochure.

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**Prepayment of Client Fees**

Investment management and Variable Annuity fees and Financial Planning and Consulting fees are due in advance. Upon termination, any fees paid in advance will be prorated to the date of termination and any excess will be refunded to client.

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**External Compensation for the Sale of Securities to Clients**

Strategic Planning Group does not receive any external compensation for the sale of securities to clients. Investment Advisor Representatives of Strategic Planning Group may receive commissions for the sale of securities as registered representatives of unaffiliated broker dealers. This practice represents a conflict of interest because it gives Investment Advisor Representatives an incentive to recommend products based on the commission amount received rather than the clients' specific needs. This conflict is mitigated by the fact that Investment Advisor Representatives has a fiduciary responsibility to place the best interest of the client first and the clients are not required to purchase any products. All conflicts are disclosed in the Form ADV Part 2B, Brochure Supplements of the Investment Advisor Representatives participating in these relationships. Clients have the option to purchase these products through another unaffiliated registered representative of their choosing.

## **Item 6: Performance-Based Fees and Side-by-Side Management**

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### **Sharing of Capital Gains**

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

Strategic Planning Group does not use a performance-based fee structure because of the conflict of interest. Performance-based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client.

## **Item 7: Types of Clients**

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### **Description**

Strategic Planning Group generally provides investment advice to individuals, high net worth individuals, or corporations or business entities. Client relationships vary in scope and length of service.

### **Account Minimums**

Strategic Planning Group requires an account minimum of \$25,000 for asset management services. Strategic Planning Group may waive this minimum at their discretion based on circumstances such as client relationship.

## **Item 8: Methods of Analysis, Investment Strategies and Risk of Loss**

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### **Methods of Analysis**

Security analysis methods may include technical analysis and cyclical analysis. Investing in securities involves risk of loss that clients should be prepared to bear. Past performance is not a guarantee of future returns.

Technical analysis involves evaluating securities based on past prices and volume. Cyclical analysis involves analyzing the cycles of the market.

In developing a financial plan for a client, Strategic Planning Group's analysis may include cash flow analysis, investment planning, risk management, tax planning and estate conservation. Based on the information gathered, a detailed strategy is tailored to the client's specific situation.

The main sources of information include financial newspapers and magazines, research material prepared by others, corporate rating services, annual reports, prospectuses, filings with the Securities and Exchange Commission and company press releases.

### **Investment Strategy**

The investment strategy for a specific client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time. Each client executes an Investment Policy Statement or Risk Tolerance that documents their objectives and their desired investment strategy.

Other strategies may include long-term purchases, short-term purchases and trading.

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## Security Specific Material Risks

All investment programs have certain risks that are borne by the investor. Risks involved in technical analysis are inflation risk, reinvestment risk, and market risk. Cyclical analysis involves inflation risk, market risk, and currency risk.

Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks and should discuss these risks with Strategic Planning Group:

- *Market Risk:* The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- *Inflation Risk:* When any type of inflation is present, a dollar today will buy more than a dollar next year, because purchasing power is eroding at the rate of inflation.
- *Currency Risk:* Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- *Reinvestment Risk:* This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- *Liquidity Risk:* Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- *Management Risk:* The advisor's investment approach may fail to produce the intended results. If the advisor's assumptions regarding the performance of a specific asset class or fund are not realized in the expected time frame, the overall performance of the Client's portfolio may suffer.
- *Equity Risk:* Equity securities tend to be more volatile than other investment choices. The value of an individual mutual fund or ETF can be more volatile than the market as a whole. This volatility affects the value of the Client's overall portfolio. Small and mid-cap companies are subject to additional risks. Smaller companies may experience greater volatility, higher failure rates, more limited markets, product lines, financial resources, and less management experience than larger companies. Smaller companies may also have a lower trading volume, which may disproportionately affect their market price, tending to make them fall more in response to selling pressure than is the case with larger companies.
- *Fixed Income Risk:* The issuer of a fixed income security may not be able to make interest and principal payments when due. Generally, the lower the credit rating of a security, the greater the risk that the issuer will default on

its obligation. If a rating agency gives a debt security a lower rating, the value of the debt security will decline because investors will demand a higher rate of return. As nominal interest rates rise, the value of fixed income securities held by a fund is likely to decrease. A nominal interest rate is the sum of a real interest rate and an expected inflation rate.

- *Investment Companies Risk:* When a Client invests in open end mutual funds or ETFs, the Client indirectly bears their proportionate share of any fees and expenses payable directly by those funds. Therefore, the Client will incur higher expenses, which may be duplicative. In addition, the Client's overall portfolio may be affected by losses of an underlying fund and the level of risk arising from the investment practices of an underlying fund (such as the use of derivatives). ETFs are also subject to the following risks: (i) an ETF's shares may trade at a market price that is above or below their net asset value or (ii) trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate, the shares are de-listed from the exchange, or the activation of market-wide "circuit breakers" (which are tied to large decreases in stock prices) halts stock trading generally. Adviser has no control over the risks taken by the underlying funds in which Client invests.
- *Derivatives Risk:* Funds in a Client's portfolio may use derivative instruments. The value of these derivative instruments derives from the value of an underlying asset, currency or index. Investments by a fund in such underlying funds may involve the risk that the value of the underlying fund's derivatives may rise or fall more rapidly than other investments, and the risk that an underlying fund may lose more than the amount that it invested in the derivative instrument in the first place. Derivative instruments also involve the risk that other parties to the derivative contract may fail to meet their obligations, which could cause losses.
- *Foreign Securities Risk:* Funds in which Clients invest may invest in foreign securities. Foreign securities are subject to additional risks not typically associated with investments in domestic securities. These risks may include, among others, currency risk, country risks (political, diplomatic, regional conflicts, terrorism, war, social and economic instability, currency devaluations and policies that have the effect of limiting or restricting foreign investment or the movement of assets), different trading practices, less government supervision, less publicly available information, limited trading markets and greater volatility. To the extent that underlying funds invest in issuers located in emerging markets, the risk may be heightened by political changes, changes in taxation, or currency controls that could adversely affect the values of these investments. Emerging markets have been more volatile than the markets of developed countries with more mature economies.
- *Long-term purchases:* Long-term investments are those vehicles purchased with the intension of being held for more than one year. Typically the expectation of the investment is to increase in value so that it can eventually

be sold for a profit. In addition, there may be an expectation for the investment to provide income. One of the biggest risks associated with long-term investments is volatility, the fluctuations in the financial markets that can cause investments to lose value.

- *Short-term purchases:* Short-term investments are typically held for one year or less. Generally there is not a high expectation for a return or an increase in value. Typically, short-term investments are purchased for the relatively greater degree of principal protection they are designed to provide. Short-term investment vehicles may be subject to purchasing power risk — the risk that your investment's return will not keep up with inflation.
- *Trading risk:* Investing involves risk, including possible loss of principal. There is no assurance that the investment objective of any fund or investment will be achieved.
- *Options Trading:* The risks involved with trading options are that they are very time sensitive investments. An options contract is generally a few months. The buyer of an option could lose his or her entire investment even with a correct prediction about the direction and magnitude of a particular price change if the price change does not occur in the relevant time period (i.e., before the option expires). Additionally, options are less tangible than some other investments. An option is a “book-entry” only investment without a paper certificate of ownership.
- *Variable Annuity Risk:* A variable annuity is a form of insurance where the seller or issuer (typically an insurance company) makes a series of future payments to a buyer (annuitant) in exchange for the immediate payment of a lump sum (single-payment annuity) or a series of regular payments (regular-payment annuity). The payment stream from the issuer to the annuitant has an unknown duration based principally upon the date of death of the annuitant. At this point, the contract will terminate, and the remainder of the funds accumulated are forfeited unless there are other annuitants or beneficiaries in the contract. Annuities can be purchased to provide an income during retirement. Unlike fixed annuities that make payments in fixed amounts or in amounts that increase by a fixed percentage, variable annuities, pay amounts that vary according to the performance of a specified set of investments, typically bond and equity mutual funds. Many variable annuities typically impose asset-based sales charges or surrender charges for withdrawals within a specified period. Variable annuities may impose a variety of fees and expenses, in addition to sales and surrender charges, such as mortality and expense risk charges; administrative fees; underlying fund expenses; and charges for special features, all of which can reduce the return. Earnings in a variable annuity do not provide all the tax advantages of 401(k)s and other before-tax retirement plans. Once the investor starts withdrawing money from their variable annuity, earnings are taxed at the ordinary income rate, rather than at the lower capital gains rates applied to other non-tax-deferred vehicles which are held for more than one year.

Proceeds of most variable annuities do not receive a "step-up" in cost basis when the owner dies like stocks, bonds and mutual funds do. Some variable annuities offer "bonus credits." These are usually not free. In order to fund them, insurance companies typically impose mortality and expense charges and surrender charge periods. In an exchange of an existing annuity for a new annuity (so-called 1035 exchanges), the new variable annuity may have a lower contract value and a smaller death benefit; may impose new surrender charges or increase the period of time for which the surrender charge applies; may have higher annual fees; and provide another commission for the broker.

## **Item 9: Disciplinary Information**

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### **Criminal or Civil Actions**

Strategic Planning Group and its management have not been involved in any criminal or civil action.

### **Administrative Enforcement Proceedings**

Strategic Planning Group and its management have not been involved in administrative enforcement proceedings.

### **Self-Regulatory Organization Enforcement Proceedings**

Strategic Planning Group and its management have not been involved in legal or disciplinary events related to past or present investment clients.

## **Item 10: Other Financial Industry Activities and Affiliations**

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### **Broker-Dealer or Representative Registration**

Investment Advisor Representatives of Strategic Planning Group are affiliated with Purshe Kaplan Sterling Investments, Inc., member FINRA/SIPC. As a registered representative Investment Advisor Representatives may, from time to time, provide clients with products and or services offered through the broker dealer. This practice represents a conflict of interest because it gives Investment Advisor Representatives an incentive to recommend products based on the commission amount received. This conflict is mitigated by the fact that Investment Advisor Representatives have a fiduciary responsibility to place the best interest of the client first and the clients are not required to purchase any products. Clients have the option to purchase these products through another registered representative of their choosing. The outside business activity for each investment advisor representative is disclosed in their Form ADV Part 2B supplement to this brochure.

### **Futures or Commodity Registration**

Neither Strategic Planning Group nor its employees are registered or has an application pending to register as a futures commission merchant, commodity pool operator, or a commodity trading advisor.

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**Material Relationships Maintained by this Advisory Business and Conflicts of Interest**

Investment Advisor Representatives of Strategic Planning Group are also licensed as independent insurance agents for various insurance companies and registered representatives of a broker dealer.

These practices represent conflicts of interest because it gives Investment Advisor Representatives an incentive to recommend products based on the commission amount received. This conflict is mitigated by the fact that Investment Advisor Representatives have a fiduciary responsibility to place the best interest of the client first and the clients are not required to purchase any products. Clients have the option to purchase these products through another insurance agent or registered representative of their choosing.

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**Recommendations or Selections of Other Investment Advisors and Conflicts of Interest**

Strategic Planning Group does not recommend or select other investment advisors.

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

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**Code of Ethics Description**

The employees of Strategic Planning Group have committed to a Code of Ethics ("Code"). The purpose of our Code is to set forth standards of conduct expected of Strategic Planning Group employees and addresses conflicts that may arise. The Code defines acceptable behavior for employees of Strategic Planning Group. The Code reflects Strategic Planning Group and its supervised persons' responsibility to act in the best interest of their client.

One area the Code addresses is when employees buy or sell securities for their personal accounts and how to mitigate any conflict of interest with our clients. We do not allow any employees to use non-public material information for their personal profit or to use internal research for their personal benefit in conflict with the benefit to our clients.

Strategic Planning Group policy prohibits any person from acting upon or otherwise misusing non-public or inside information. No advisory representative or other employee, officer or director of Strategic Planning Group may recommend any transaction in a security or its derivative to advisory clients or engage in personal securities transactions for a security or its derivatives if the advisory representative possesses material, non-public information regarding the security.

Strategic Planning Group' Code is based on the guiding principle that the interests of the client are our top priority. Strategic Planning Group' officers, directors, advisors, and other employees have a fiduciary duty to our clients and must diligently perform that duty to maintain the complete trust and confidence of our clients. When a conflict arises, it is our obligation to put the client's interests over the interests of either employees or the company.

The Code applies to “access” persons. “Access” persons are employees who have access to non-public information regarding any clients' purchase or sale of securities, or non-public information regarding the portfolio holdings of any reportable fund, who are involved in making securities recommendations to clients, or who have access to such recommendations that are non-public.

Strategic Planning Group will provide a copy of the Code of Ethics to any client or prospective client upon request.

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**Investment Recommendations Involving a Material Financial Interest and Conflict of Interest**

Strategic Planning Group and its employees do not recommend to clients securities in which there is a material financial interest.

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**Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest**

Strategic Planning Group and its employees may buy or sell securities that are also held by clients. In order to mitigate conflicts of interest such as front running, employees are required to disclose all reportable securities transactions as well as provide Strategic Planning Group with copies of their brokerage statements.

The Chief Compliance Officer of Strategic Planning Group is Ryan Craner. He reviews all employee trades each quarter. The personal trading reviews ensure that the personal trading of employees does not affect the markets and that clients of the firm receive preferential treatment over employee transactions.

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**Client Securities Recommendations or Trades and Concurrent Advisory Firm Securities Transactions and Conflicts of Interest**

Strategic Planning Group does not maintain a firm proprietary trading account and does not have a material financial interest in any securities being recommended and therefore no conflicts of interest exist. However, employees may buy or sell securities at the same time they buy or sell securities for clients. In order to mitigate conflicts of interest such as front running, employees are required to disclose all reportable securities transactions as well as provide Strategic Planning Group with copies of their brokerage statements.

The Chief Compliance Officer of Strategic Planning Group is Ryan Craner. He reviews all employee trades each quarter. The personal trading reviews ensure that the personal trading of employees does not affect the markets and that clients of the firm receive preferential treatment over employee transactions.

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**Item 12: Brokerage Practices**

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**Factors Used to Select Broker-Dealers for Client Transactions**

Strategic Planning Group requires the use of a particular broker-dealer. Strategic Planning Group will select appropriate brokers based on a number of factors including but not limited to their relatively low transaction fees and reporting ability. Strategic Planning Group relies on its broker to provide its execution services at the best prices available. Lower fees for comparable services may be



available from other sources. Clients pay for any and all custodial fees in addition to the advisory fee charged by Strategic Planning Group.

- *Directed Brokerage*

Strategic Planning Group does not allow clients to direct brokerage. Not all advisers require clients to direct brokerage. By directing brokerage, Strategic Planning Group may be unable to achieve most favorable execution of client transactions which may cost clients more money.

- *Best Execution*

Investment advisors who manage or supervise client portfolios have a fiduciary obligation of best execution. The determination of what may constitute best execution and price in the execution of a securities transaction by a broker involves a number of considerations and is subjective. Factors affecting brokerage selection include the overall direct net economic result to the portfolios, the efficiency with which the transaction is effected, the ability to effect the transaction where a large block is involved, the operational facilities of the broker-dealer, the value of an ongoing relationship with such broker and the financial strength and stability of the broker. Strategic Planning Group does not receive any portion of the trading fees.

- *Soft Dollar Arrangements*

The Securities and Exchange Commission defines soft dollar practices as arrangement under which products or services other than execution services are obtained by Strategic Planning Group from or through a broker-dealer in exchange for directing client transactions to the broker-dealer. As permitted by Section 28(e) of the Securities Exchange Act of 1934, Strategic Planning Group receives economic benefits as a result of commissions generated from securities transactions by the broker-dealer from the accounts of Strategic Planning Group. These benefits include both proprietary research from the broker and other research written by third parties.

A conflict of interest exists when Strategic Planning Group receives soft dollars. This conflict is mitigated by the fact that Strategic Planning Group has a fiduciary responsibility to act in the best interest of its clients and the services received are beneficial to all clients.

Strategic Planning Group utilizes the services of custodial broker dealers. Economic benefits are received by Strategic Planning Group which would not be received if Strategic Planning Group did not give investment advice to clients. These benefits include: A dedicated trading desk, a dedicated service group and an account services manager dedicated to Strategic Planning Group's accounts, ability to conduct "block" client trades, electronic download of trades, balances and positions, duplicate and batched client statements, and the ability to have advisory fees directly deducted from client accounts.

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### **Aggregating Securities Transactions for Client Accounts**

Strategic Planning Group may aggregate orders in a block trade or trades when securities are purchased or sold through the same broker-dealer for multiple

(discretionary) accounts. If a block trades cannot be executed in full at the same price or time, the securities actually purchased or sold by the close of each business day must be allocated in a manner that is consistent with the initial pre-allocation or other written statement. This must be done in a way that does not consistently advantage or disadvantage particular client accounts. For example, a partial fill will generally be filled pro-rata among participating accounts. Prior to entry of a block trade, a written pre-allocation will be generated which identifies the group of client accounts participating in the order.

Changes in allocation prior to final allocation may be made for good cause provided that all client accounts receive fair and equitable treatment. A written explanation of the reason for any material change in the allocation must be provided to and approved by the Compliance Officer no later than the morning following the execution of the trade. If the change in the allocation is the result of a condition that exists or a change in the client's account outside of the portfolio manager's control, then approval by the Compliance Officer is not required.

## **Item 13: Review of Accounts**

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### **Schedule for Periodic Review of Client Accounts or Financial Plans and Advisory Persons Involved**

Account reviews are performed quarterly by Investment Advisor Representatives of Strategic Planning Group. Account reviews are performed more frequently when market conditions dictate. Financial planning relationships are considered complete at delivery of the plan.

### **Review of Client Accounts on Non-Periodic Basis**

Other conditions that may trigger a review of clients' accounts are changes in the tax laws, new investment information, and changes in a client's own situation.

### **Content of Client Provided Reports and Frequency**

Clients receive written account statements no less than quarterly for managed accounts. Account statements are issued by Strategic Planning Group's custodian. Client receives confirmations of each transaction in account from Custodian and an additional statement during any month in which a transaction occurs.

## **Item 14: Client Referrals and Other Compensation**

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### **Economic Benefits Provided to the Advisory Firm from External Sources and Conflicts of Interest**

Strategic Planning Group does not receive any economic benefits from external sources.

### **Advisory Firm Payments for Client Referrals**

Strategic Planning Group does not compensate for client referrals.

## **Item 15: Custody**

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### **Account Statements**

All assets are held at qualified custodians, which means the custodians provide account statements directly to clients at their address of record. Clients are urged to compare the account statements received directly from their custodians to the performance report statements prepared by Strategic Planning Group.

Strategic Planning Group is deemed to have constructive custody solely because advisory fees are directly deducted from client's account by the custodian on behalf of Strategic Planning Group.

## **Item 16: Investment Discretion**

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### **Discretionary Authority for Trading**

Generally, Clients grant Strategic Planning Group complete discretion over the selection and amount of securities to be bought or sold for their account (within the parameters established by their Advisory Agreement) without obtaining their consent or approval. Strategic Planning Group will allow clients to place certain restrictions on accounts which will be handled on a client-by-client basis. However, these purchases may be subject to specified investment objectives and guidelines. For example, a Client may specify that the investment in any particular stock or industry should not exceed specified percentages of the value of the portfolio.

Discretionary authority will only be authorized upon full disclosure to the client and by that client specifically authorizing said authority through the execution of an Investment Advisory Agreement. All discretionary trades made by Strategic Planning Group on behalf of their discretionary accounts (clients) will be in accordance with that client's investment objectives and goals.

Strategic Planning Group will obtain prior client approval before executing any transactions.

## **Item 17: Voting Client Securities**

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### **Proxy Votes**

Strategic Planning Group does not vote proxies on securities. Clients are expected to vote their own proxies. The client will receive their proxies directly from the custodian of their account or from a transfer agent.

When assistance on voting proxies is requested, Strategic Planning Group will provide recommendations to the client. If a conflict of interest exists, it will be disclosed to the client.

## **Item 18: Financial Information**

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### **Balance Sheet**

A balance sheet is not required to be provided because Strategic Planning Group does not serve as a custodian for client funds or securities and Strategic Planning Group does not require prepayment of fees of more than \$1200 per client and six months or more in advance.

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**Financial Conditions Reasonably Likely to Impair Advisory Firm's Ability to Meet Commitments to Clients**

Strategic Planning Group has no condition that is reasonably likely to impair our ability to meet contractual commitments to our clients.

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**Bankruptcy Petitions during the Past Ten Years**

Neither Strategic Planning Group nor its management has had any bankruptcy petitions in the last ten years.

# SUPERVISED PERSON BROCHURE

FORM ADV PART 2B

Ryan Eugene Craner



STRATEGIC  
PLANNING GROUP

**Office Address:**

190 South Main Street  
Bountiful, UT 84010

Telephone: 801-627-2200

Facsimile: 801-627-2205

[RCraner@SPGUtah.com](mailto:RCraner@SPGUtah.com)

[www.SPGUtah.com](http://www.SPGUtah.com)

This brochure supplement provides information about Ryan Craner and supplements the Strategic Planning Group's brochure. You should have received a copy of that brochure. Please contact Ryan Craner if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Ryan Craner (CRD#1752377) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**MARCH 23, 2020**

## **Brochure Supplement (Part 2B of Form ADV)**

### **Supervised Person Brochure**

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**Principal Executive Officer - Ryan Eugene Craner**

Year of birth: 1963

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### **Item 2 Educational Background and Business Experience**

#### *Business Experience:*

- Purshe Kaplan Sterling Investments, Inc.; Registered Representative; 11/2017 – Present
- Strategic Capital Enterprises LLC; Managing Member; 12/2015 – Present
- Strategic Planning Group; President/Investment Advisor Representative; 08/1999 – Present
- Cambridge Investment Research Advisors, Inc.; Investment Advisor Representative; 10/2015 – 10/2017
- Cambridge Investment Research, Inc.; Registered Representative; 05/2014 – 10/2017
- Ryan E. Craner; Notary Public; 07/1998 – Present
- Ryan E. Craner; Independent Insurance Agent; 08/1985 – Present
- Capital Concepts Financial Services Corp.; President; 07/1985 – Present
- Cambridge Investment Research Advisors, Inc.; Investment Advisor Representative; 06/2014 – 10/2015
- Girard Securities, Inc.; Investment Advisor Representative; 11/2013 – 06/2014
- Girard Securities, Inc.; Registered Representative; 06/2011 – 05/2014
- Securities America, Inc.; Registered Representative; 07/1998 – 06/2011
- First Western Advisors; Registered Representative; 04-1994 – 07-1998
- American Funds & Trusts Incorporated; Registered Representative; 02/1990 – 04/1994
- Washington National Equity Company; Registered Representative; 02/1988 – 12/1989

#### *Educational Background:*

- Weber State University; Finance; 1985 - 1986
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### **Item 3 Disciplinary Information**

*Criminal or Civil Action:* None to report.

*Administrative Proceeding:* None to report.

*Self-Regulatory Proceeding:* None to report.

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**Item 4 Other Business Activities**

Ryan Craner has a financial industry affiliated business as an insurance agent. From time to time, he may offer clients advice or products from this activity.

Ryan Craner is also a registered representative with Purshe Kaplan Sterling Investments, Inc, member FINRA/SIPC. From time to time, he may offer clients advice or products from this activity.

These practices represent conflicts of interest because it gives Mr. Craner an incentive to recommend products based on the commission/fee amount received. This conflict is mitigated by the fact that Mr. Craner has a fiduciary responsibility to place the best interest of the client first and the clients are not required to purchase any products. Clients have the option to purchase these products through another insurance agent, registered representative and/or investment advisor representative of their choosing.

In addition, Mr. Craner is President of Capital Concepts Financial Services, Inc. In this capacity he manages the facility and the personnel. Mr. Craner is also the Managing Manager of Strategic Capital Enterprises LLC which is his personal real estate holding company. These relationships create no conflicts of interest as clients of Strategic Planning Group will not be solicited for services offered by Capital Concepts Financial Services, Inc. or Strategic Capital Enterprises LLC and vice versa.

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**Item 5 Additional Compensation**

Ryan Craner receives additional compensation in his additional roles, but he does not receive any performance based fees.

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**Item 6 Supervision**

As Chief Compliance Officer of Strategic Planning Group, Ryan Craner is ultimately responsible for all supervision and formulation and monitoring of investment advice offered to clients. He will adhere to policies and procedures set forth in the Compliance Manual.

# SUPERVISED PERSON BROCHURE

FORM ADV PART 2B

John Michael Park



STRATEGIC  
PLANNING GROUP

**Office Address:**  
190 South Main Street  
Bountiful, UT 84010

Telephone: 801-627-2200  
Facsimile: 801-627-2205

[John@SPGUtah.com](mailto:John@SPGUtah.com)

[www.SPGUtah.com](http://www.SPGUtah.com)

This brochure supplement provides information about John Park and supplements the Strategic Planning Group' brochure. You should have received a copy of that brochure. Please contact John Park if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about John Park (CRD#6166417) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**MARCH 23, 2020**



## **Brochure Supplement (Part 2B of Form ADV)**

### **Supervised Person Brochure**

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**Principal Executive Officer - John Michael Park**

Year of birth: 1985

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#### **Item 2 Educational Background and Business Experience**

##### *Business Experience:*

- Purshe Kaplan Sterling Investments, Inc.; Registered Representative; 11/2017 – Present
- Strategic Planning Group; Investment Advisor Representative; 12/2014 – Present
- John M. Park; Independent Insurance Agent; 10/2014 – Present
- Cambridge Investment Research Advisors, Inc.; Investment Advisor Representative; 10/2015 – 10/2017
- Cambridge Investment Research, Inc.; Registered Representative; 10/2014 – 10/2017
- Cambridge Investment Research Advisors, Inc.; 10/2014 – 10/2015
- Raymond James Financial Services Advisors, Inc.; Investment Advisor Representative; 02/2014 – 05/2014
- Raymond James Financial Services, Inc.; Registered Representative; 05/2013 – 05/2014
- US Bank; Co-Manager; 02/2012 – 02/2013
- Zions Bank; Customer Service Manager; 08/2007 – 02/2012
- Washington Mutual; Personal Financial Representative; 07/2005 – 08/2007

##### *Educational Background:*

- Weber State University; Associates Degree – General Studies; 2011
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#### **Item 3 Disciplinary Information**

*Criminal or Civil Action:* None to report.

*Administrative Proceeding:* None to report.

*Self-Regulatory Proceeding:* None to report.

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#### **Item 4 Other Business Activities**

John Park has a financial industry affiliated business as an insurance agent. From time to time, he may offer clients advice or products from this activity.

John Park is also a registered representative with Purshe Kaplan Sterling Investments, Inc., member FINRA/SIPC. From time to time, he may offer clients advice or products from this activity.

These practices represent conflicts of interest because it gives Mr. Park an incentive to recommend products based on the commission/fee amount received. This conflict is mitigated by the fact that Mr. Park has a fiduciary responsibility to place the best interest of the client first and the clients are not required to purchase any products. Clients have the option to purchase these products through another insurance agent, registered representative and/or investment advisor representative of their choosing.

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**Item 5 Additional Compensation**

John Park receives additional compensation in his capacity in his additional roles, but he does not receive any performance based fees.

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**Item 6 Supervision**

John Park is supervised by Ryan Craner, Chief Compliance Officer. He reviews Mr. Park's work through frequent office interactions as well as remote interactions.

Ryan Craner's contact information:

Phone: 801-627-2200 or by email at: [RCraner@SPGUtah.com](mailto:RCraner@SPGUtah.com)