



Efficient Goal-Based Solutions

Disclosure Brochure

6234 Belle Rive Dr.
Brentwood, TN 37027
(800) 677-6025

September 1, 2020

This Disclosure Brochure provides information about the qualifications and business practices of PlanRock Investments, LLC. If you have any questions about the contents of this Disclosure Brochure, please contact PlanRock Investments, LLC at 800-677-6025 or support@PlanRock.com. The information in this Disclosure Brochure has not been approved or verified by the United States Securities and Exchange Commission (SEC) or by any State Securities Authority.

Additional information about PlanRock Investments, LLC also is available at the SEC's website www.adviserinfo.sec.gov (click on the link, select investment adviser firm" and type in our firm name). Results will provide you both Part 1 and 2 of our Form ADV.

PlanRock Investments, LLC is a SEC registered investment adviser. PlanRock Investments, LLC's registration as an investment adviser does not imply any level of skill or training. The oral and written communications provided to you, including this Disclosure Brochure, is information you use to evaluate PlanRock (and other advisers) which are factors in your decision to hire PlanRock Investments, LLC or to continue to maintain a mutually beneficial relationship.

Material Changes

This is PlanRock Investments, LLC's annual update filing of the Form ADV Part 2. This Brochure, dated September 1, 2020, is the amended filing of Form ADV Part 2 for PlanRock Investments, LLC.

The amendment in this Brochure includes the following:

- The name changed to PlanRock LLC (formally Tailwind Investments LLC) is represented throughout the document.

We may, at any time, update this Disclosure Brochure and either send you a copy or offer to send you a copy at no cost to you (either by electronic means (email) or in hard copy form).

How to Obtain a Current Brochure

If you would like another copy of this Disclosure Brochure, please download it from the SEC Website as indicated above or you may contact Client Support at 800-677-6025 or support@PlanRock.com.

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Advisory Business

PlanRock Investments, LLC ("PlanRock" and sometimes referred to herein as "us" or "we" or "our" as appropriate) is an investment adviser registered with the SEC. We were established in 2019. Stephen Hammers is the Chairman and Managing Partner, holding a majority of the ownership.

All services provided by PlanRock, and described within this document, are via the PlanRock website using technology and software.

We render investment advisory services for institutional and certain individual clients ("client" and sometimes referred to herein as "investor" or "you" or "your") for taxable and tax-exempt accounts; we provide fee-based advisory services to affluent to high net worth wealth clients comprised primarily of families, business owners, and professionals (the "Advisory Clients").

We do not offer tax or legal advisory services. You should seek outside counsel for these services.

As of PlanRock's inception, December 31, 2019, we managed Client assets of approximately \$10 million in assets on a discretionary basis. Within the next twelve (12) months, PlanRock expect to have over \$100 million in assets under management.

Our General **Services**:

Investment Management – We offer discretionary investment management services to clients through "Fee-Based Accounts." In addition, we offer discretionary investment management services through access to "Separately Managed Accounts," a separately managed portfolio strategy. The advisory services we offer are provided using investment which includes mutual funds, exchange traded funds ("ETFs"), bonds, and other vehicles as appropriate.

Financial Planning – We offer comprehensive financial planning tools online for our clients. These online tools consist of retirement, college, estate, tax as it relates to investments, and any other financial the client may have. The tools are called "PlanRock Comprehensive Planning Tools".

Investment Discretion. Generally, we exercise full investment discretion over our clients' investment management accounts, including through Fee-Based Accounts. However, in some cases we do not exercise investment discretion and instead provide investment recommendations. If we do not exercise investment discretion, either you or a third party designated by you have full responsibility for investment decisions. If a client has special needs and/or restrictions that require a portion of the portfolio to be held outside of our Model Portfolios, a separate non-discretionary account will be opened to house those funds. Such funds will be managed in line with the special needs and/or restrictions applicable to the account, the account will incur an advisory fee.

Investment Consulting (Sub-Advisory) – We offer online investment management advice to unaffiliated investment providers. Our services are directly to the investment company; which is indirectly to the individuals participating in the investment pools. The advice we provide is tailored to the pooled vehicles, not to the individual investors in the pools. Such relationships will be by the contractual relationship to determine the level of service offered. The pooled vehicles are developed by risk tolerance and follow their investment objectives which is outlined in the pool's offering and governing documents. The advisory services we offer are comprised of investment vehicles such as mutual funds, exchange traded funds ("ETFs"), bonds, and other vehicles as appropriate.

Types of **Accounts**:

Fee Based Accounts: Our Fee-Based Accounts, each Client investment portfolio will be based on the predetermined need of the investor via the online portal through what is called “Investment Policy Questionnaire”. Our aim is to meet the below objectives, risk tolerances and regions.

Objectives

- High Dividend
- Low Volatility
- Broad Market
- Broad Market Aggressive
- Value Based (Faith Based)
- ESG (Environmental, Social and Governance)
- Income Only

Risk Tolerance

- Conservative
- Moderate
- Aggressive

Region

- Domestic
- Global

We do not provide securities execution, custodial or other administrative services in connection with our Fee-Based Accounts. Instead, these services are provided by a third-party custodian. To establish a Fee-Based Account relationship, you must designate a third-party custodian acceptable to us and open an account with that third-party custodian.

Third Party Separately Managed Accounts. We also offer clients Separately Managed Accounts. If you participate in a separately managed account program through an advisor, we can assist you in constructing a portfolio comprised of a combination of equity and/or fixed-income securities, equity exchange-traded funds, and money market mutual funds (or other short-term investment vehicles) that is designed to assist you in pursuing your identified financial goals and is consistent with your objectives and risk tolerance.

Platform for Independent Financial Advisors. PlanRock offers an all-inclusive platform for financial advisors. Advisors can focus on and grow their relationships. A few of the services we provide is listed below.

- Comprehensive Financial Planning
- Account Administrative and Support
- Compliance
- Billing
- Investment Models
- Marketing and Client Growth
- Performance Reporting
- Advice Flexibility

MANAGED SERVICE PACKAGES

PlanRock Comprehensive Planning Tools

PlanRock offers comprehensive planning tools as a stand-alone service for clients that do not request any of the services levels below. The stand-alone service is available at \$99 per quarter. The PlanRock Comprehensive

Planning Tools is included for all clients that request investment management services through any of the services below. All service is available through the online portal.

The Comprehensive Planning Tools services include:

- Net Worth and Estate Planning
- Account aggregation (Any financial Institution)
- Account performance
- Retirement planning
- College planning
- Account holdings and asset allocation
- Liability management
- Other goal planning

Investment Management

PlanRock offers over 30 customized and fully researched investment portfolios to meet individual needs.

Bronze Level Service

- Investment Portfolio Management by the PlanRock professional investment staff.
- Personalized Investment Policy Statement based on your customized goals and objectives.
- Comprehensive Financial Planning Tools.
- Education and articles.
- Personalized account administrative and support services.
- A semiannual basic performance report sent to your online portal vault reviewing your PlanRock' investment portfolio held at Charles Schwab Institutional.
- Annual review with a financial advisor through our online planning tools portal.
- Ongoing advice is not available with this service.
- The annual fee for this level, which includes all the services listed above, is 0.35%. *Minimum annual fee: \$450

Silver

- Investment Portfolio Management by the PlanRock professional investment staff.
- Personalized Investment Policy Statement based on your customized goals and objectives.
- Comprehensive Financial Planning Tools.
- Education and articles.
- Personalized account administrative and support services.
- A quarterly basic performance report sent to your online portal vault reviewing your PlanRock' investment portfolio held at Charles Schwab Institutional.
- Annual review with a financial advisor through our online planning tools portal.
- The annual fee for this level, which includes all the services listed above, is 0.55%. *Minimum annual fee: \$550

Gold

- Investment Portfolio Management by the PlanRock professional investment staff.
- Personalized Investment Policy Statement based on your customized goals and objectives.
- Comprehensive Financial Planning Tools.
- Education and articles.
- Personalized account administrative and support service.
- Quarterly comprehensive performance report, sent to your online portal vault, reviewing your PlanRock account held at Charles Schwab Institutional.

- Quarterly, personalized video from the Chief Investment Officer discussing the markets, economy, and your investment portfolio.
- Semi-annual review with a financial advisor through our online planning tools portal.
- The annual fee for this level, which includes all the services listed above, is 0.75%. *Minimum annual fee: \$750.

Platinum

- Investment Portfolio Management by the PlanRock professional investment staff.
- Personalized Investment Policy Statement based on your customized goals and objectives.
- Comprehensive Financial Planning Tools.
- Personal guidance and construction with the PlanRock Financial Planning Tools.
- Education and articles.
- Personalized account administrative and support service.
- Quarterly comprehensive performance report, sent to your online portal vault, reviewing your PlanRock account held at Charles Schwab Institutional.
- Quarterly, personalized video from the Chief Investment Officer or your Financial Advisor, discussing the markets, economy, and your investment portfolio.
- Quarterly review with a financial advisor through our online planning tools portal or in person.
- The annual fee for this level, which includes all the services listed above, is 1.05%. *Minimum annual fee: \$1,050.

Platinum Concierge

- Investment Portfolio Management by the PlanRock professional investment staff.
- Personalized Investment Policy Statement based on your customized goals and objectives.
- Comprehensive Financial Planning Tools.
- Personal guidance and construction with the PlanRock Financial Planning Tools.
- Education and articles.
- Personalized account administrative and support service.
- Quarterly comprehensive performance report, sent to your online portal vault, reviewing your PlanRock account held at Charles Schwab Institutional.
- Quarterly, personalized video from the Chief Investment Officer or your Financial Advisor, discussing the markets, economy, and your investment portfolio.
- Quarterly review with a financial advisor through our online planning tools portal or in person.
- Full-service concierge services such as, comprehensive planning, vacation, home repair and maintenance scheduling to name a few.
- Unlimited guidance, service, and advisory needs.
- The annual fee for this level, which includes all the services listed above, is 1.35%. *Minimum annual fee: \$1,350.

**Our typical household asset minimum is \$75,000. Our minimum fees, based on our extensive services, maybe be closer to a \$100,000 household relationship.*

Fees and Compensation

We are compensated in different ways depending on the types of services we provide. In the case of investment management services, typically clients pay fees that are based on a percentage of the assets managed by us. In some cases, the percentage (asset based) fees are negotiable, but generally are based on our standard fee schedule.

Fees:

| Level of Service | Fee (in basis points) | Minimum Annual Fees Apply |
|--------------------------|-----------------------|---------------------------|
| Planning Tools | \$99 Per Quarter | \$396 |
| Bronze Level | 0.35% (35 bps) | \$450 |
| Silver Level | 0.55% (55 bps) | \$550 |
| Gold Level | 0.75% (75 bps) | \$750 |
| Platinum Level | 1.05% (105 bps) | \$1,050 |
| Platinum Concierge Level | 1.35% (105 bps) | \$1,350 |

Other Fees and Charges. Each account of two or more per household will be charge a technology fee of \$50 per account. In addition to the investment management fees paid to us, Advisory Client will be responsible for all expenses related to their operation, including all costs and expenses of maintaining the operations of the Fund and its investments paid by or on behalf of the Fund, including, without limitation:

- *Mutual Fund and Similar Commissions and Expenses.* Typically, accounts will incur a commission in connection with the purchase or sale of an ETF and such commission will be paid from the assets of the Client's account. Also, all mutual funds, ETFs and similar funds purchased (including money market mutual funds used for investment of cash balances) will have ongoing expenses. These ongoing expenses may include management fees, distribution expenses, 12(b)(1), shareholder servicing, administrative service and similar fees. Fund charges and expenses are subject to change. In some cases, the investment of assets in mutual funds, ETFs and other funds will result in the receipt of additional compensation by us.
- *Brokerage and Custodian Fees and Charges.* Pooled investments (Funds) will incur fees, commissions, charges and expenses of the custodian or clearing broker and any introducing broker. These fees, commissions, charges and expenses are established by the fund's custodian, clearing broker or introducing broker, as applicable, and are subject to change. In addition, the Client will incur all applicable brokerage commissions, transaction charges, exchange fees, SEC fees, wire transfer charges, transfer taxes, electronic fund processing fees and other expenses associated with the transactions within their account.

Professional Investment Advisor consulting services are offered.

- Fees are \$2,500 per quarter.

Performance Based Fees and Side-By-Side Management

We do not charge advisory fees on a share of the capital appreciation of the funds or securities in a client account (so-called performance-based fees). Advisory fee compensation is charged only as disclosed above (in Item 5).

Types of Clients

We provide services to, among others:

- Individuals, including affluent and high net worth individuals
- Trusts, estates and charitable organizations
- Corporations or other business entities
- Registered investment companies (or Client Advisers) that are marketed to retail investors.
- Investment Advisors

In the case of investment management accounts, the minimum investment portfolio is \$100,000.

In some cases, we will permit a client to aggregate related accounts by household. Household is based on immediate family or same last name. To establish a Fee-Based Account or Separately Managed Account relationship, you must have a third-party custodian chosen by PlanRock. PlanRock utilizes the custodial services of Charles Schwab Institutional.

Methods of Analysis, Investment Strategies, and Risk of Loss

Analysis

Fee-Based Accounts. The Diversified Portfolios Team uses a strategic asset allocation, and ongoing monitoring with reallocation within the Model Portfolios.

The investment models are based on the following solution/objectives:

Solution:

1. Meet or beat the stock or bond market over time – The need for income from equities is not important
2. Lower volatility than the stock market, while seeking growth of the portfolio over time
3. The need for dividend income and regular cash flow is important
4. Alternative investments – Need for low to negative correlation to the stock and bond markets
5. Time frame of the specific account goal

Monitoring and Reallocation. PlanRock monitors the behavior of the Funds comprising the Model Portfolios and considers implementation of changes in the Funds or the allocation among Funds as needed in order to restore the Model Portfolios to their long-term strategic asset allocation and desired risk parameters.

Our Investment Consulting services are determined mainly by the Clients' guidelines or governing documents. Generally, we utilize a variety of investment instruments in the implementation, including, but not limited to, equity, fixed income, mutual funds, ETFs, futures, and other funds. We seek volatility optimization, utilizing market technical and fundamental analyses to select investments.

Our strategies utilize a broad variety of instruments in its implementation, including, but not limited to, equity, fixed income, mutual funds, ETFs, commodity futures, currency, and other funds. There may be occasions when the strategy may be weighted to meet the results of the Clients guidelines or governing documents.

No guarantee or representation is made that the strategies will be successful, that the targeted return and risk will be achieved or maintained, or that the various investments made in the strategies will have low correlation with each other or with the financial markets in which the strategies invest.

Investing in securities of any kind involves risk of loss that Clients must be aware of and prepared to bear. An investment in any of our strategies involves a significant degree of risk. Therefore, it should be undertaken only by investors capable of evaluating the risks associated with an investment and bearing the risks such investment represents. Each Client must have enough knowledge and experience in financial and business matters to be capable of evaluating the merits and risks of such an investment. The offering and governing documents of each Client will contain detailed descriptions of certain of the risks associated with an investment in a Client. (See Item 4)

Our investment approach takes into consideration the potential risk of loss and seeks to match the investment strategy employed for you with your tolerance for potential fluctuations in markets and incurring losses. Generally, you must invest in securities that have a higher risk of loss in order to obtain a higher potential for long-term gains. There is no guarantee that our investment strategies will meet your objectives or, in any event, protect your assets from the potential for losses. Depending on the types of securities you invest in, you may face the investment risks described below:

- Portfolios that invest in lower-rated debt securities (commonly referred to as junk bonds) involve additional risks because of the lower credit quality of the securities in the portfolio. As a result, investment in junk bonds may expose clients to a higher level of volatility and increased risk of default.
- International investing involves special risks including greater economic and political instability, as well as currency fluctuation risks, which may be even greater in emerging markets.
- Investments in stocks of small companies involve additional risks. Smaller companies typically have a higher risk of failure and are not as well-established as larger blue-chip companies. Historically, smaller-company stocks have experienced a greater degree of market volatility than the overall market average.
- Investments in real estate have various risks including possible lack of liquidity and devaluation based on adverse economic and regulatory changes.
- The price of commodities, such as gold and currency, is subject to substantial price fluctuations of short periods of time and may be affected by unpredictable international monetary and political policies. The market for commodities is widely unregulated and concentrated investing may lead to higher price volatility.

The above list of risk factors does not assert to be a complete enumeration of the risks involved in an investment in any or all of our strategies. Prospective Clients should read this entire Form ADV and all accompanying materials we provide and consult with your own advisers before deciding whether to invest in the strategies. Further, as the strategies develop and change over time, an investment in the strategies may be subject to additional and different risk factors. We will amend this Brochure if and when any information regarding its investment risks and strategies becomes materially inaccurate. **Past performance is no guarantee of future results.**

Disciplinary Information

This section is not applicable to PlanRock. There are no current legal or disciplinary events for either the firm or the key executives.

Other Financial Industry Activities and Affiliations

Through our website we act as a sub-advisor or other controlling entity in private funds that invest in securities or other investments in which our Clients may be solicited or wish to invest. Please note that Item 12 discuss our allocation policies in more detail and discuss how we strive to minimize conflicts between our Clients separately managed accounts and funds.

We do not act in any capacity as a broker dealer.

Other PlanRock Business and Activities

As part of our regular business, we provide the above listed services (see Item 4). In the regular course of our advisory, sub-advising; we represent potential purchasers, sellers and other involved parties, including corporations, financial buyers, family offices, shareholders and institutions, with respect to transactions that could give rise to transactions that are suitable for a Client. In such a case, an advisory client would typically require us to act exclusively on its behalf, thereby precluding other Clients from participating in such transactions. PlanRock will be under no obligation to decline any such engagements in order to make an investment opportunity available to other Clients. In connection with our advisory, portfolio development, and other businesses, we come into possession of information that limits our ability to engage in potential transactions. The Clients' activities are expected to be constrained as a result of the inability of PlanRock personnel to use such information. Such cases will be limited to no more than fifteen (15) clients in a given twelve (12) month period.

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

PlanRock's Code of Ethics ("Code"), adopted pursuant to Rule 204A-1 under the Advisers Act, and confirms we are commitment to the highest ideals of honesty and integrity. We demonstrate this commitment through our

measures taken to ensure the confidentiality of Client information, prohibition of illegal insider trading and market manipulation, the acceptance of gifts, provision of political donations, and the scrutiny applied to the personal investments and other outside activities of employees. All employees undergo Code of Ethics training annually in addition to certifying annually that they have read and understand the Code.

Code of Ethics

As required by law, we have adopted a Code of Ethics establishing policies and procedures to handle potential conflicts of interest that may arise from providing advisory services to you.

Our Code of Ethics recognizes that we are a fiduciary and is designed so that we meet our fiduciary obligation to you by setting forth standards of conduct for our directors, officers and employees and requiring compliance with federal securities laws.

Our Code of Ethics is based upon the principle that our employees owe a duty to you to conduct their affairs, including their personal securities transactions, in such a manner as to avoid 1) serving their own personal interests ahead of your interests, 2) taking inappropriate advantage of their position as an employee, and 3) any actual or potential conflicts of interest or any abuse of their position of trust and responsibility.

Our Code of Ethics:

- Requires that we maintain the confidentiality of your information;
- Prohibits:
 - Insider trading (if we are in possession of material, non-public information);
 - Rumor mongering;
 - The acceptance of gifts and entertainment that exceed our policy standards;
- Requires the reporting of gifts and business entertainment by certain of our employees;
- Requires that certain of our employees' report (on an on-going and quarterly basis) all of their personal securities transactions (what we call "reportable securities" as mandated by regulation); and,
- Requires that all of our officers, directors and employees re-certify to our Code of Ethics, identify members of their household and any account to which they have a beneficial ownership (that is, they "own" the account or have "authority" over the account), and identify securities held in certificate form and all securities.

Also, our Code of Ethics also provides that no director, officer or employee may trade securities, either personally or on behalf of others, while in possession of material, non-public information with respect to any such securities, or may communicate material, non-public information to others, other than as required and allowed by the Code of Ethics.

To receive a copy of our Code of Ethics, you should contact your account representative or call us at 800-677-6025.

Investment decisions are made across portfolios by a systematic investment process with parameters set according to specific portfolio targets and guidelines, not by individuals recommending particular investments to particular end clients. We perform ongoing audits to ensure there is consistency of the investment objective and guidelines for the portfolios. We have controls around access to the output of the investment process and only necessary employees have access to forward-looking trade information.

Our personal trading policy allows employees to purchase or sell similar securities to those purchased and sold for Client accounts. However, all employees are subject to restrictions and monitoring intended to allow reasonable long-term investing yet prevents short-term trading or the ability to trade in a way related to our Client's trading. Personal trading by employees is monitored by our Compliance Department.

Brokerage Practices

Our decisions to recommend, purchase, sell or hold securities are based on the specific investment objectives, guidelines, restrictions and circumstances of each portfolio. Our metrics are intended to ensure that our execution is in line with its fiduciary duty to clients and established standards for best execution.

Our authority over our client transactions is limited by our internal policies and procedures and each portfolio's investment guidelines. If we assist with selecting brokers and dealers to effect portfolio transactions, we seek to obtain best execution, taking into consideration our best execution policies and procedures as well as the fiduciary duties. We do not enter into any formal arrangements for the receipt of brokerage and research services from executing broker-dealers, although we consider the receipt of technology for proprietary research from a broker. Our best execution policies and procedures are based on several factors including, but not limited to, anonymity, minimal market impact, trade clearing and settlement capability in addition to trade execution commission charges. We realize that cheapest is not always best.

Trade Aggregation and Allocation Policy

We seek to execute trades in a way that minimizes transaction and booking costs and that is designed to ensure fair treatment for all accounts. Orders are often executed in blocks (i.e., there are multiple accounts grouped into single orders) to achieve execution efficiency, cost efficiency, anonymity and to minimize volatility in prices across accounts where possible. When we encounter investment opportunities that are appropriate for more than one Client or fund, or when an aggregated order is only partially filled, we will allocate the investment opportunity or a partially filled order on a fair and equitable basis, based upon the procedures for the portfolio being traded. Generally, PlanRock's fair and equitable approach is to target a proportional distribution of executions across accounts but use some random assignments to handle remainders and in cases where it is beneficial to limit the number of accounts per fill. The random account ordering is determined prior to the execution of each order.

Error Policy

In accordance with internal policies, "trade errors" as, a trade execution error by PlanRock's trader that requires reversal due to a deemed inconsistency with the portfolio's investment intent, where, for example, our trader sold a security that we intended to purchase. When such a trade execution error results in a loss to a Client's portfolio in excess of five thousand dollars (\$5,000), PlanRock will make adjustments in the account to restore the Client's portfolio to the position it would have been had the execution error not occurred and, where required by the terms of the applicable Client contract, provide notification as required by such contract.

We undertake to correct each trade error as soon as practicable upon its discovery. However, because the time required is dependent upon the nature of the error itself, no absolute timetable exists. Our compliance policy is to maintain a written record of all identified trade errors and the ultimate resolution of the trade errors in accordance with the books and records requirements of Rule 204-2 of the Advisers Act.

Directed Brokerage

PlanRock may limit itself to use custodians, futures clearers, brokers, clearinghouses, exchanges or other counterparties that meet certain criteria determined from time to time by us. Clients can request that a broker-dealer or select group of broker-dealers be used to effect transactions in their accounts or may request that certain broker-dealers be restricted from effecting such transactions. These limitations may result in Clients paying more for such services than would be the case if such decisions were based solely on price.

Review of Accounts

Investment strategies are reviewed on an ongoing basis to ensure that the performance and strategies are

appropriate and suitable for the models' objectives. We will provide performance reports to clients through the clients' online portal in accordance with the client's managed service package.

Our investment professionals review portfolio model performance on an ongoing basis. Client performance is reviewed as well to ensure tracking with investment objectives. This analysis includes, but is not limited to, a review of:

- Compliance with the investment strategy and restrictions provided in the offering documents of Fund/Client
- Style Drift
- Performance Attribution
- Potential Conflicts
- Market Conditions

In addition, regular statements or reports should be provided by the Custodian or Brokerage firm that is responsible for handling the account. PlanRock will provide an investment commentary (based on the level of service provided) concerning the overall market and PlanRock's portfolios.

Client Referrals and Other Compensation

We allow for fee discount based on client referrals (see Item 5). PlanRock also may make cash payments to third parties for solicitation activities in accordance with Rule 206(4)-3 of the Advisers Act, to the extent applicable.

Custody

We do not maintain Custody of client funds or securities other than drafting Client accounts for fees. As such, this Item is not applicable.

Investment Discretion

Through our online investment management agreements with our Clients, we acts as a limited discretionary investment adviser and may exercise sole authority in accordance with our trading systems, methods, models, strategies and formulas; to determine the securities bought and sold for each account, as well as the amounts thereof, without obtaining specific client consent and without limitation on such authority. Any specific investment guidelines, other related terms set forth in each such agreement, and restrictions are provided in the Fund documents or investment management agreement, as applicable.

Voting Client Securities

PlanRock does not, vote client proxies. As such, this Item is not applicable.

Financial Information

To our knowledge, there is no financial condition that is reasonably likely to impair our ability to meet contractual commitments to clients.

State Registered Advisor

We are a SEC advisor based on the SEC Rule 203A-2(a) exemption. PlanRock, as an online Internet investment advisor.

The firm's executive officers is Mr. Stephen Hammers and Mr. Rogers Clayton. Full disclosure related to Mr. Hammers and Rogers Clayton's business background and education is supplied on the Part 2B Brochure Supplement.



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September 1, 2020

This brochure supplement provides information about the members of PlanRock Investments, LLC senior management (the “Supervised Persons”) and supplements the PlanRock Investments, LLC disclosure brochure. You should have received a copy of the PlanRock Investments, LLC disclosure brochure. Please contact Support at 800-677-6025 if you did not receive PlanRock Investments, LLC’s disclosure brochure or if you have any questions about the contents of this supplement. Additional information each of the Supervised Persons is available on the SEC’s website at www.adviserinfo.sec.gov.

General Information and Definitions

PlanRock Investments, LLC (“PlanRock”) is registered as an investment adviser and offers clients a variety of investment advisory and portfolio development services. The general advisory services provided by PlanRock are described in more detail in PlanRock’s Form ADV Part 2 Disclosure Brochure (the “PlanRock General Disclosure Brochure”).

Please contact us (800) 677-6025 if you did not receive the PlanRock Disclosure or if you have any questions about the contents of this supplement. PlanRock’s registration as an investment adviser does not imply any level of skill or training.

LISTING OF ADVISORS COVERED IN THIS SUPPLEMENT

Stephen Hammers
Rogers Clayton

Stephen Hammers

Managing Partner, Chairman, Chief Investment Officer

Address: 6234 Belle Rive Dr, Brentwood, TN 37027

Phone Number: (800) 677-6025 Ext 700

Educational Background and Business Experience

Full Legal Name: Stephen Hammers

Born: 1968

Education

- Middle Tennessee State University; Bachelor of Science/Aerospace; 1990

Business Experience

- PlanRock; Chairman/Chief Investment Officer; Brentwood, TN; 7/1/19 to Present
- Victory Capital Management; Chief Investment Officer/Chief Portfolio Strategist; Brentwood, TN; 5/1/2015 to 6/30/2019
- Compass Efficient Model Portfolios (Compass EMP Funds); Chief Investment Officer; Brentwood, TN; President/CEO; 3/15/2003 to 4/30/2015
- Merrill Lynch; Senior Vice President/Financial Advisor; Brentwood, TN 5/1/1995 to 3/14/2003

Disciplinary Information

Stephen Hammers has no legal or disciplinary events to report

Other Business Activities

As noted below, in addition to representing PlanRock, Mr. Hammers from time to time act in other business activities as described below.

Investment-Related Activities

In addition to his role as a managing partner and advisor representative of PlanRock LLC, Mr. Hammers is not engaged in any other investment related activities.

Non-Investment-Related Activities

In addition to the above described, Mr. Hammers is engaged, actively, in business activities outside of his activities and responsibilities at PlanRock Investments, LLC. This activity is called AVS Aircraft, an Aircraft related business. In this business function He deals in aircraft accessories and flight instruction. Mr. Hammers has been involved in this business since March 29, 2006.

These activities provide a minimal source of Mr. Hammers' income and involve a minimal amount of Mr. Hammers' time.

Additional Compensation

Mr. Hammers receives compensation from PlanRock LLC as a Managing Partner of PlanRock. Mr. Hammers' compensation will take into account the profitability of PlanRock; as a result, will take into account the fees and other income received over time by PlanRock in connection with services provided to PlanRock clients. Further, Mr. Hammers has a financial incentive to promote PlanRock services. Mr. Hammers may receive referral or other compensation in connection with services provided to PlanRock.

Supervision

PlanRock has established policies and procedures (in the “Compliance Manual”) to govern the activities of all supervised persons, including Mr. Hammers. Additionally, all PlanRock supervised persons engaged in investment advisory activities, including Mr. Hammers, are subject to PlanRock’s Code of Ethics that establishes policies and procedure to address potential conflicts of interest that may arise in connection with the provision of investment advisory services to Clients. Additional information concerning PlanRock’s Code of Ethics is contained in the PlanRock Disclosure Brochure.

As an Owner (Managing Partner) of PlanRock Investments, LLC, Stephen Hammers supervises his own activities.

Rogers Clayton

Managing Partner, President

Address: 1018 Gateway Lane, Nashville, TN. 27220

Phone Number: (800) 677-6025 Ext 701

Educational Background and Business Experience

Full Legal Name: Rogers Clayton

Born: 1972

Education

- BA Harding University in Searcy, Arkansas. Graduated May 1994

Business Experience

- PlanRock; President; December 2019-Present
- The Escape Game-CEO-February 2017-October 2019
- Private Investment Funds-Principal and Portfolio Manager-Grace Hill, Teleion and Kingswell Capital Management October 2009-December 2016
- Ergates Capital Management-Principal-January 2005-December 2009
- Merrill Lynch-Vice President-June 1995-December 2004

Disciplinary Information

Rogers Clayton has no legal or disciplinary events to report

Other Business Activities

As noted below, in addition to representing PlanRock, Rogers Clayton from time to time act in other business activities as described below.

Investment-Related Activities

In addition to his role as a managing partner and advisor representative of PlanRock LLC, Mr. Clayton is engaged in the following investment related activities. Korban Investments LLC-Principal in the LLC. Doing investment and investment banking consulting work with private companies looking to grow or monetize assets or business interests.

Non-Investment-Related Activities

In addition to the above described, Mr. Clayton’s is engaged in the following businesses or activities: JoyBridge LLC-Partner in LLC. Working on practice management with JoyBridge to serve children and families with autism. The Escape Game-Non-operating partner/co-owner of consumer brand with 19 stores and digital interface in U.S.

These activities provide a substantial source of Mr. Clayton's income and involve a significant amount of Mr. Clayton's time.

Additional Compensation

Mr. Clayton receives compensation from PlanRock Investments, LLC as a Managing Partner of PlanRock. Their compensation will take into account the profitability of PlanRock; as a result, will take into account the fees and other income received over time by PlanRock in connection with services provided to PlanRock clients. Further, the managing partner has a financial incentive to promote PlanRock services. The managing partners may receive referral or other compensation in connection with services provided to PlanRock.

Supervision

PlanRock has established policies and procedures (in the "Compliance Manual") to govern the activities of all supervised persons, including Mr Clayton. Additionally, all PlanRock supervised persons engaged in investment advisory activities, including Mr Clayton, are subject to PlanRock's Code of Ethics that establishes policies and procedure to address potential conflicts of interest that may arise in connection with the provision of investment advisory services to Clients. Additional information concerning PlanRock's Code of Ethics is contained in the PlanRock Disclosure Brochure.

As a Managing Partner of PlanRock Investments, LLC, Rogers Clayton activities are limitedly supervised by Stephen Hammers as the COO.