



# Wealth Planning Corporation

## Customer Relationship Summary (CRS)

March 22, 2021

Wealth Planning Corporation is registered with the Securities and Exchange Commission (SEC) as an investment adviser. The purpose of this document is to assist the retail investor in understanding the important differences between brokerage and investment advisory services and the related fees. It is important for you to understand the differences and carefully consider which types of accounts and services are right for you. Free and simple tools are available to assist you with your research of firms and financial professionals at [www.Investor.gov/CRS](http://www.Investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers and investing in general.

### What investment services and advice can you provide me?

We offer investment advisory services to retail investors, including portfolio management and financial planning services. We will discuss your investment goals and create your plan to achieve your stated goals, and regularly monitor your accounts.

**Trading Authority:** We have discretionary authority which allows us as the adviser to create model portfolio allocations, select securities and rebalance holdings, as we deem necessary. This differs from non-discretionary where the client provides approval before any portfolio transactions.

**Monitoring:** WPC recommends regular reviews and updates with clients. As described in our Investment Advisory Agreement, we initiate reviews with Investment Advisory clients at a minimum of once annually but may occur more frequently as needed to review their current allocation mix, performance and portfolio attributes. It is at the client's discretion to meet with WPC for periodic reviews. Clients may receive reviews by mail, consent to electronic delivery or be shared in person.

We have no minimum asset or income requirements for our investors, but some services may not apply or be economically beneficial to all potential clients. For more information about our services, please view **Items 4 and 7 of our ADV Part 2A**.

**Q: Conversation Starter** – *Given my financial situation, should I choose an investment advisory service? Why or Why not? How will you choose investments to recommend to me? What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?*

### What fees will I pay?

**Management Fee:** Our portfolio management fee is billed in advance quarterly and is a percentage of the market value of the AUM in accordance with our fee schedule as disclosed in **Form ADV Part 1A Brochure Item 5**. Our annual fee ranges from 0.70% to 1.25%, with price breaks as the value of assets increases. The more assets in your account, the greater the fee will be therefore we have an incentive to encourage you to increase the assets in your account. We charge a fixed fee amount for financial planning, with the base fee starting at \$1,600. The actual fee will be based on the complexity of the plan and time involved.

**Other fees:** In addition to our fees, you will pay fees to your custodian, such as transaction fees, commissions, etc. In addition, certain investments have fees and expenses, such as 12b-1 fees, loads, etc. You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

**Q: Conversation Starter** – *Help me understand how these fees and costs might affect my investments. If I were to give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?*

**What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?**

**When we act as your investment adviser, we have to act in your best interest and not put our interests ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts, because they can affect the investment advice we provide. Here are some examples to help you understand what this means.**

We recommend clients use Charles Schwab & Co., Inc. and we receive benefits from Schwab that assist with managing and administering client accounts, including software and other technology, consulting studies, publications, conferences, regulatory guidance or marketing materials from third-party financial institutions. You should know that access to these may influence the selection of services employed by WPC.

**Q: Conversation Starter** – *How might your conflicts of interest affect me, and how will you address them?*

**How do your professionals make money?**

Our advisors receive a salary and also receive a portion of our advisory fee for serving as lead relationship advisor for individual clients. Our other employees receive a salary and may receive a bonus if we achieve goals related to the firm's growth.

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

No, neither our firm or any of our advisors and financial professionals have any disclosure events. Visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

**Q: Conversation Starter** – *As a financial professional, do you have any disciplinary history?*

## **Additional Information**

For additional information about our services, visit our website at [www.wealthp.com](http://www.wealthp.com) to see **our Form ADV Brochure, Part 2A**, the Client Relationship Summary and other disclosures. To request a copy of the Relationship Summary or ADV disclosures please call 513-733-1750 or toll free at 1-800-551-1704.

**Q: Conversation Starter** – *Who is my primary contact person? Is he or she a representative of an Investment-Adviser or a Broker-Dealer? Who can I talk to if I have concerns about how this person is treating me?*