
Introduction

Our firm, Personal Money Planning, LLC, is an investment adviser registered with the Securities and Exchange Commission. We feel it is important for you to understand how advisory and brokerage services and fees differ to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at www.investor.gov, which also provides educational materials about investment advisors, broker-dealers, and investing.

What investment service and advice can you provide me?

We are a registered investment advisor that offers investment advisory services to clients. Our advisory services include financial planning and consulting, and investment management services. If you open an advisory account with our firm, we will meet with you to understand your current financial situation, existing resources, goals, and risk tolerance. Based on what we learn, we will recommend a portfolio of investments that is monitored. On a periodic basis, and if necessary, rebalance to meet your changing needs, stated goals and objectives. We'll offer you advice on a regular basis and contact you periodically to discuss your portfolio. We generally manage account on a discretionary basis. After you sign an agreement with our firm, we're allowed to buy and sell investments in your account without asking you in advance. Any limitations will be described in the signed advisory agreement. We will have discretion until the advisory agreement is terminated by you, or our firm.

We do not restrict our advice to limited types of products or investments.

Our firm does not impose requirements for opening and maintaining accounts or otherwise engaging us.

Financial Planning and Consulting is a separate service for an hourly fee. We do not monitor your investments under the financial planning and consulting services.

Additional information about our advisory services is in Item 4 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/112178>.

What fees will I pay?

We offer three primary levels of service. For our Investment Management Service, you will be charged an ongoing quarterly fee based on the value of the investments in your account. Our investment management fee schedule ranges from 0.45% to 1.55% depending on the value of the investments in your accounts. The more assets you have in your in your advisory account, the more you will pay us. We therefore have an incentive to increase the assets in your advisory account to increase our fees. Our fees vary and may be negotiable. The amount you pay will depend, for example, on the services you receive and the amount of assets in your account. Our firm's fees may be automatically deducted from your advisory account, which will reduce the value in your advisory account.

Our Investment Management Service costs are charges on a prorated quarterly basis in arrears.

For our Financial Planning and Consulting Service model, our rate is \$250 per hour. The number of hours we charge will depend on the length of time we spend creating your plan. Under the Financial Planning and Consulting model, management of your investments is not provided. If implementing ongoing investment management is recommended, and agreed upon by you, the current fee schedule for those services will apply as described above.

Our Financial Planning and Consulting Service costs are due when services are rendered.

Lastly, we offer Financial Coaching Program to those just starting their financial journey. These services include guidance with non-investment related areas, like establishing a budget and debt management. The program cost is \$100 per month, and a one-year commitment is encouraged, but not mandatory.

Our Financial Coaching Program costs are due on a monthly basis.

The broker-dealer that holds your assets may charge you a transaction fee when we buy or sell an investment for you. The broker-dealer's transaction fees are in addition to our firms' fees for our Investment Management services.

You may also pay charges imposed by the broker-dealer holding your accounts for certain investments and maintaining your account. Some investments, such as mutual funds and exchange traded funds, charge additional fees that will reduce the value of your investments over time.

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.

Additional information about our fees is in Item 5 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/112178>.

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 to you have?

When we act as your investment adviser, we must act in your best interest and not put out 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 you. Here are some examples to help you understand what this means:

As a fee-only adviser, a conflict of interest may exist any time we recommend that you keep your assets under our management rather than remove your assets from our management. Examples could include recommending that you rollover an account into an account managed by our firm or recommending that your assets remain in your account rather than satisfying a debt obligation.

Our firm receives support services from our custodian that could include investment-related research, pricing information and market data, software and other technology that provides access to your

account data, compliance and/or practice management-related publications, discounted or gratis consulting services, discounted and/or gratis attendance at conferences, meetings, and other educational and/or social events, and marketing support. You should be aware, however, that the receipt of economic benefit by our firm or its related persons in and of itself creates a potential conflict of interest and may indirectly influence our choice of custodian for custody and brokerage services.

Additional information about our conflicts of interest is in Item 10 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/112178>.

How do your financial professional make money?

Our financial professionals are paid a salary and additional compensation based on the revenue our firm earns from advisory, consulting, and investment management services.

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

No, our firm and financial professionals do not have any legal or disciplinary history to disclose. Visit www.investor.gov for a free and simple search tool to research our firm and our financial professionals.

Additional Information

You can find additional information about our firm's investment advisory services on the SEC's website at www.adviserinfo.sec.gov by searching CRD# 112178. You may also contact our firm at 940.692.6885 to request a copy of this relationship summary and other up-to-date information.

Questions to Ask Us:

- 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 those qualifications mean?
- Help me understand how these fees and costs may affect my investment. If I give you \$10,000 to invest, how much will go to fees and costs and how much will be invested?
- How might your conflicts of interest affect me, and how will you address them?
- As a financial professional, do you have any disciplinary history?
- For what type of conduct?
- Who is my primary contact person?
- Is he or she a representative of an investment adviser or brokerage-dealer?
- Who can I talk to if I have concerns about how this person is treating me?