

Introduction

PERSONAL MONEY PLANNING, LLC is an investment adviser registered with the Securities and Exchange Commission offering advisory accounts and services. Brokerage and investment advisory services and fees differ, and it is important that you, a retail investor, understand the difference. This document gives you a summary of the types of services and fees we offer. Please visit www.investor.gov/CRS for free, simple tools to research firms and financial professionals, as well as educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

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

We offer the following investment advisory services to retail clients: investment management (we review your portfolio, investment strategy, and investments); and financial planning (we assess your financial situation and provide advice to meet your goals). As part of our standard services, we monitor client accounts on a periodic basis. Our firm offers discretionary advisory services (where our firm makes the decision regarding the purchase or sale of investments in your accounts). We may limit the types of investments that are recommended since not every type of investment vehicle is needed to create an appropriate portfolio. Our firm does *not* have a minimum account size. Please also see our form ADV Part 2A ("[Brochure](#)"), specifically items 4 & 7.

What fees will I pay?

Questions to ask us: *Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and cost, and how much will be invested for me?*

Our firm is a fee-only provider of services, and we receive no commissions or revenue from any other vendor or financial product provider. Our fees vary depending on the services you engage us for. Our investment management fee schedule ranges from 0.45% to 1.55%, depending on the value of the investments in your account, is paid in arrears, on a quarterly basis, and is calculated based on the managed assets as of the end of the prior quarter. The more assets you have in your advisory account, the more you will pay us. For financial planning, you pay us an hourly rate of \$250, based on the number of hours required to complete the plan. Financial planning services are due upon completion of the work. Financial coaching is paid at \$100 per month, and payment is due when services are rendered. You may terminate these agreements at any time, with a written 30-day notice. You pay our fees even if there are not any actions taken by us in your accounts, and the advisory fee paid to us does not vary based on the type of investments selected. Additionally, the amount of assets in your account affects our advisory fee; as your assets increase, our rate decreases, but the overall fee will increase. Please see Items 4, 5, 6, 7 & 8 of our [Brochure](#).

Some investments (e.g., mutual funds, variable annuities, etc.) impose additional fees (e.g., transactional fees and product level fees) on your investments. The same goes for any additional fees you pay to a custodian.

Additionally, you may pay transaction fees, if applicable, when we buy or sell an investment for your account. 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 overtime. Please make sure you understand what fees and costs you are paying. Please also see our [Brochure](#) for additional details.

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

Questions to ask us: *How might your conflicts of interests affect me, and how will you address them?*

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interest. You should understand and ask us about these conflicts because they can affect the investment advice, we provide to you. As a fee-only advisor, 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.

How do your financial professionals make money?

Our firm provides fee-only services. This means our firm receives no compensation from any financial product or vendor company. Our firm's only source of revenue is the advisory fee we receive from clients. Our financial advisors are employees who are paid a salary and received no commissions from any other source. Please also see Item 10 of our [Brochure](#) for additional details.

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

Questions to ask us: *As a financial professional, do you have any disciplinary history? For what type of conduct?*

No, we do not have legal or disciplinary events. Visit <https://www.investor.gov/> for a free, and simple search tool to research us and financial professionals

Additional Information

Questions to ask us: *Who is my primary contact person? Is he or she a representative of an investment advisor or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?*

For additional information on our advisory services, see our Brochure available at <https://adviserinfo.sec.gov/firm/summary/112178> and any individual brochure supplement your representative provides. If you have any questions, need additional information, or want another copy of this Client Relationship Summary, then please contact us at 1.940.692.6885.