

## Item 1 – Introduction

The Planning Center, Inc. (“The Planning Center”, “we” or “us”) is registered with the U.S. Securities Exchange Commission (“SEC”) as a registered investment adviser. Investment advisory services and compensation structures differ from that of a registered broker-dealer, and it is important that you understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](http://Investor.gov/CRS). The site also provides educational materials about broker-dealers, investment advisers and investing. The questions in italics below are intended to be conversation starters for you to have with us and are required by the instructions to Form CRS.

## Item 2 – Relationships and Services

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

We provide investment advisory services, including discretionary and non-discretionary investment management and wealth management and financial planning services to individuals, trusts and estates (our “retail investors”).

When a retail investor engages us to provide discretionary or non-discretionary investment management services we shall monitor, on a continuous basis, the investments in the accounts over which we have authority as part of our investment management service. Furthermore, when engaged on a discretionary basis, we shall have the authority, without prior consultation with you (unless you impose restrictions on our discretionary authority), to buy, sell, trade and allocate the investments within your account(s) consistent with your investment objectives. Our discretionary authority over your account(s) shall continue until our engagement is terminated.

We offer investment management and financial planning services as part of our standard investment advisory engagement. Through our Capstone Wealth Program™ we are able to offer our investment management services as well as financial planning with more frequent financial planning discussions. Generally, Capstone Wealth Program™ participants meet with their financial professional between two to four times per year to discuss their financial situation and goals. We also may agree to provide certain clients in the Capstone Wealth Program™ with tax planning and preparation of their individual federal tax return and up to two state tax returns.

Furthermore, we may be engaged to provide financial planning services and/or tax planning and preparation services on a separate fee basis.

When we provide financial planning services, we rely upon the information provided by the client for our financial analysis and do not verify any such information while providing this service.

We do not limit the scope of our investment advisor services to proprietary products or a limited group or type of investment.

For more detailed information about our *Advisory Business* and the *Types of Clients* we generally service, please See Items 4 and 7, respectively in our [ADV Part 2A](#).

*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?*

## Item 3 – Fees, Costs, Conflicts, and Standard of Conduct

### What Fees will I pay?

We provide our investment advisory services on a fee-only basis. We offer investment advisory services for the Capstone Wealth Program™ according to an annual fee based on a percentage of the client’s net worth in addition to a percentage of their adjusted gross income. The annual fee is determined at the time a client enters into an agreement with us and remains in effect until the parties agree to revisit it. Therefore, the fee will not change if the client’s net worth or income fluctuates throughout the year or in future years absent an agreement between the parties.

A fee schedule appears in Item 5 of our [ADV Part 2A](#). Clients in the Capstone Wealth Program™ are also subject to a minimum annual retainer of \$3,500.

We offer our Financial Planning services on a fixed fee basis, ranging from \$1,500 to \$12,000 and on a hourly rate basis, charging \$500 for a licensed professional’s time and \$75 for an unlicensed professional’s time. Prior to accepting your engagement, we A copy of our Part 2A is available at:

[https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd\\_iapd\\_Brochure.aspx?BRCHR\\_VRSN\\_ID=697811](https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=697811)

will assess the nature and scope of the services requested and negotiate a fixed fee engagement or provide an estimated total cost if providing these services on an hourly rate.

Our Tax Planning and Preparation services are charged on an hourly rate basis with a minimum fee of \$120 and a maximum fee of \$1,200, but as noted above, we may agree to include certain of these services in your engagement with us.

**Other Fees and Costs:** Your investment assets will be held with a qualified custodian. Our preferred custodians have agreed to asset-based pricing for custody and trading. Some custodians charge brokerage commissions and/or transaction fees for effecting certain securities transactions (i.e. transaction fees are charged for certain no-load mutual funds, commissions are charged for individual equity and fixed income securities transactions). In addition, relative to all mutual fund and exchange traded fund purchases, certain charges will be imposed at the fund level (e.g. management fees and other fund expenses).

**Additional Information:** 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. For more detailed information about our fees and costs related to our management of your account, please See Item 5 in our [ADV Part 2A](#).

*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 costs, and how much will be invested for me?*

### **What are your legal obligations to me when acting as my investment adviser?**

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 interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. 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.

- We may recommend a particular custodian to custody your assets, and we may receive support services and/or products from that same custodian, certain of which assist us to better monitor and service your account.
- We may recommend that you roll over your retirement plan or other retirement account into an IRA or other account managed by us. This recommendation creates a conflict of interest if you have an agreement with us to pay an asset-based fee, as it will cause you to pay additional fees.

*How might your conflicts of interest affect me, and how will you address them?*

**Additional Information:** For more detailed information about our conflicts of interest, please review our [ADV Part 2A](#).

### **How do your financial professionals make money?**

Our financial professionals are compensated on a salary basis. Typically, financial professionals compensated on a salary basis do not receive additional compensation based upon the amount of assets they are responsible for managing nor do they receive high compensation when working with complex portfolios. You should discuss your financial professional's compensation directly with your financial professional.

## **Item 4 – Disciplinary History**

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

No. We encourage you to visit [www.Investor.gov/CRS](http://www.Investor.gov/CRS) to research our firm and our financial professionals.

Furthermore, we encourage you to ask your financial professional: *As a financial professional, do you have any disciplinary history? If so, for what type of conduct?*

## **Item 5 – Additional Information**

Additional information about our firm is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You may contact our Chief Compliance Officer at any time to request a current copy of your [ADV Part 2A](#) or our *relationship summary*.

Our Chief Compliance Officer may be reached by phone: (309) 797-4030.

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

A copy of our Part 2A is available at:

[https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd\\_iapd\\_Brochure.aspx?BRCHR\\_VRSN\\_ID=697811](https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=697811)

## **The Planning Center, Inc**

### **Material Changes to Client Relationship Summary**

- In Item 3, we amended the minimum fee for the Capstone Wealth Program™.
- In Item 3, we amended our hourly rate for financial planning services.
- In Item 3, under the heading “Other Fees and Costs”, we enhanced disclosure to reflect that clients may pay an asset-based fee for custody and trading as opposed to transaction fees.

A copy of our Part 2A is available at:

[https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd\\_iapd\\_Brochure.aspx?BRCHR\\_VRSN\\_ID=697811](https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=697811)