



Wealth Planning Corporation

Customer Relationship Summary (CRS)
June 4, 2020

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, which also provides educational materials about broker-dealers, investment advisers and investing in general.

What investment services and advice can you provide me?

WPC offers investment advisory services to retail investors who pay an on-going asset-based fee at the end of each quarter for our services, based on the total value of cash and investments in your advisory account(s). We will discuss investment goals, create your plan to achieve your stated goals, and regularly monitor your accounts. Our advice is offered to you on a regular basis. You will be contacted by phone or email at least annually to discuss your portfolio, along with a discussion of your goals and any changes in your situation. 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 is providing approval before any portfolio transactions.

There are no minimum asset or income requirements for our investors, but some services may not apply or be economically beneficial to all potential clients.

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?

The principal fee paid is the annual fee for WPC's investment management services based upon assets under management (AUM) which is billed quarterly. The asset-based fee 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. Bracket discounts are applied. WPC's advisory fee may increase based upon the appreciation of the client account(s), but the applicable fee percentage is based on the total AUM. The more assets an investor places with the advisor, the greater the total fee will be. Certain investments have an internal management expense charged by its sponsor, which increases the total cost to the retail investor. Any other associated fees for financial planning may be assessed under a fixed-fee arrangement determined in advance and acknowledged by client via the Financial Planning Agreement.

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.

WPC receives no compensation from Charles Schwab & Co., Inc. or any other investment management firm. We may receive other resources that assist with managing and administering client accounts which includes software and other technology, as well as consulting studies, publications, conferences, regulatory guidance or marketing materials from third-party financial institutions. Retail investors 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?

WPC financial professionals are compensated according to their roles. Advisors are compensated via salary and additionally may receive a portion of WPC's advisory fee for serving as lead relationship manager for individual clients. All other WPC professionals are compensated via salary and may receive bonus compensation based upon achievement of certain firm goals related to the firm's growth.

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

No, there are no current or past records of disciplinary action for WPC or any of its advisors and financial professionals. Visit 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 to see our Form ADV Brochure, Part 2A, the Client Relationship Summary and other disclosures. A copy of our Brochure and disclosures is provided at or before engagement with any client. If you would like additional, up-to-date information or a copy of our most recent disclosure, 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?*