



## Client Relationship Summary ("CRS")

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Registered with the Securities and Exchange Commission as an Investment Advisor.

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Aspire Planning Associates, Inc. (APA) is an investment adviser and provide advisory accounts and services. This document gives you a summary of the types of services we provide and our fees along with helpful suggested questions. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](http://Investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

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

APA will typically provide a variety of financial and retirement planning services to Clients, according to a written financial planning agreement. APA provides customized investment advisory solutions for its Clients. Client portfolios are structured using low-cost, mutual funds and/or ETFs, stocks, and bonds, based on clients' investment objectives, risk tolerance, and financial situation. APA uses unaffiliated, independent investment managers. Corporate "Retirement Plan" Advisory Services are offered, although infrequently, to assist the Plan Sponsor in meeting its fiduciary obligations to the Plan. APA will perform initial and ongoing oversight and due diligence over the selected investment Manager[s] to ensure their strategies and target allocations remain aligned with its clients' investment objectives and overall best interests.

- i. **Monitoring:** Securities in Client accounts are monitored on a regular and continuous basis by members of the Investment Committee of APA. Formal reviews are generally conducted at least annually or more or less frequently depending on the needs of the Client. Monitoring accounts is a part of our standard services.
- ii. **Investment Authority:** APA has discretion over the selection and amount of securities to be bought or sold in Client accounts without obtaining prior consent or approval from the Client. Purchases or sales may be subject to specified investment objectives, guidelines, or limitations previously set forth by the Client and agreed to by APA.
- iii. **Limited Investment Offerings:** APA provides customized Advisory-Only investment solutions for certain Clients. A Client may engage APA through an advisory-only investment advisory agreement. In this case, the Client is responsible for all investment decisions and trade executions, whether on the Client's own behalf or via the Client's third-party.
- iv. **Account Minimums and Other Requirements:** For financial planning services clients, APA does not impose a minimum account size for establishing an investment management relationship. APA imposes an assets under management minimum of \$750,000 for advisory services, which is a combined financial planning and investment management service for an asset-based fee.

#### Conversation Starters:

Given my financial situation, should I use 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 and what do these qualifications mean?

## 2. What fees will I pay?

The following is a summary of the fees and costs associated with engaging APA for financial planning services and investment advisory services. Item 5 of our ADV Part 2A has additional information regarding fees and is available upon request, or by visiting [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

- i. **Financial Planning and Consulting Services:** Financial planning or consulting services are assessed fees of up to \$300/hour or use a fixed fee ranging from \$4,000 to \$20,000 depending on the nature and complexity of each Client's circumstances.
- ii. **Investment Management Services:** Investment advisory fees are paid quarterly in arrears, based on the value of each client's account(s) at the end of each calendar quarter.

For Clients referred by the Advisor to an Independent Manager, the Client's fee may be separately billed or deducted from the Client's account[s] by the Independent Manager. Clients should be aware, however, that APA does not receive economic benefits from any investment company or custodian. APA does not have any wrap fee programs and/or associated fees. APA does not receive any compensation for securities transactions.

Clients may incur certain additional fees or charges imposed by third parties, including mutual funds, ETFs, etc., other than from APA, in connection with investments made on behalf of the Client's account[s]. The Client is responsible for all custody and securities execution fees charged by the Custodian.

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.

Conversation Starters: "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?"

## 3. 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 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. Here are some examples to help you understand what this means: because the investment advisory fees we receive are based on the value of your account, we have an incentive to encourage you to increase the assets in your account.

Conversation Starters: "How might your conflicts of interest affect me, and how will you address them?"

## 4. How do your financial professionals make money?

Please review a summary of our services and fees above. Our financial professionals are compensated based on the revenue the firm earns from the financial professional's advisory services or recommendations.

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

No. Please visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research you and your financial professionals.

This *Client Relationship Summary* ("Form CRS/ADV Part 3") brochure provides information about the qualifications and business practices of Aspire Planning Associates (APA) (CRD# 282179). The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Registration with the SEC does not imply a certain level of skill or training. Additional information about Aspire Planning (CRD# 282179) can be found at: [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

Conversation Starters: "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?"