

# PLANNING DIRECTIONS INC.

A Registered Investment Adviser

## Form ADV Part 3 – Client Relationship Summary

June 23, 2022

### **1. Introduction**

Planning Directions, Inc. is an Investment Adviser registered with the Securities and Exchange Commission (“SEC”). We feel it is important for you to understand how advisory and brokerage services and fees differ to determine which type of account or service is right for you. There are free and simple tools available to research firms and financial professionals at [www.investor.gov/crs](http://www.investor.gov/crs), which also provides educational materials about investment advisers, broker-dealers, and investing.

### **2. Relationships and Services**

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

We offer investment advisory services to retail investors, which include investment management services and financial planning. Through personal discussions in which goals and objectives based on a client's particular circumstances are established, we develop a client's personal investment policy statement. We design an investment plan with an asset allocation target and create and manage a portfolio based on that policy and allocation target. During our data-gathering process, we determine the client's individual objectives, time horizons, risk tolerance, and liquidity needs. We may also review and discuss a client's prior investment history, as well as family composition and background. As part of our standard services, we typically monitor client accounts on an ongoing basis. For those client accounts where we provide investment management services, we maintain discretion over client accounts with respect to securities to be bought and sold and the amount of securities to be bought and sold.

We do not limit our advice and services to proprietary products or a limited menu of products or investments. Our minimum account size requirement is \$250,000.

*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 these qualifications mean?*

### **3. Fees, Costs, Conflicts, and Standard of Conduct**

#### Help me understand how fees and costs might affect my investments.

Please ask our representative to give you personalized information on the fees and costs you will pay. We charge an ongoing asset-based fee from 0.75% to 1% annually, paid semi-annually in arrears. Our incentive is to increase the value of your account over time, which will increase our fees over time. We charge an hourly fee up to \$250 per hour for our Financial Planning service.

The broker-dealer (“custodian”) that holds your assets can charge you a transaction fee when we buy or sell an investment for you. These transaction fees are in addition to our advisory fee. You could also pay fees charged by the custodian 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. Please refer to Item 5 of our Form ADV Part 2A for further information.

How might our conflicts of interest affect you and how will we address them?

When we act as your investment adviser, we must 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 to you. Primarily, we and our financial professionals benefit from the advisory services we provide to you because of the advisory fees we receive from you. Our financial professionals also can receive commissions when clients purchase insurance products purchased through our firm (life, disability, and long-term care). Such commissions are paid to us by insurance carriers, not by the client. We receive no additional incentives from insurance carriers or other intermediaries by recommending to clients one insurance carrier over another. Please also see Item 10 of our Form ADV Part 2A for additional details.

#### **4. Disciplinary History**

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

No. Visit [www.investor.gov/crs](http://www.investor.gov/crs) for a free and simple search tool to research our firm and our financial professionals.

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

#### **5. Additional Information**

Where is additional information available?

Additional information about Planning Directions, Inc. is also available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The searchable IARD/CRD number for Planning Directions, Inc. is 120131.

If you have any questions, need additional information, or want another copy of this Client Relationship Summary, please contact us at 610 361 0865.

*Questions to ask us: 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?*