

CFC Planning Company, LLC dba Comprehensive Financial Consultants (“CFC”) is registered as an investment adviser with the U.S. Securities and Exchange Commission (“SEC”). We offer our clients investment advisory services. Clients should understand that the services we provide and fees we charge are different than those of a broker-dealer, and that it is important to understand the difference between the two. Free and simple tools are available to research firms and financial professional at <https://www.investor.gov/CRS>, which also provides educational materials about investment advisers, broker-dealers and investing.

### *What Investment Services and Advice Can You Provide Me?*

CFC offers investment advisory services to retail investors. CFC tailors our portfolio management and financial planning services to each individual client based on their goals, objectives and risk profile. Our financial planning services are offered on a one-time or ongoing basis and includes preparing an initial financial plan and providing subsequent ongoing financial planning support based on your agreement. As part of our portfolio management services, we will meet with you to determine your investment objectives, risk tolerance, and other relevant information. We use this information to develop a strategy that enables our firm to give you continuous and focused portfolio management services. We do not require a minimum portfolio value to open an account with us. CFC will manage your account on a discretionary basis. Discretionary authority means that we are authorized to buy and sell securities for your account without your permission.

We do not primarily recommend one type of security to clients. Instead, we recommend investment portfolios designed to be suitable for each client relative to that client’s specific circumstances and needs. However, we are limited in investment selection in that we can only invest your account in securities which are available on your custodian platform. You can find more detailed information about all of our services by reviewing our Form ADV 2A.

### **QUESTIONS YOU SHOULD ASK THE FINANCIAL PROFESSIONAL:**

- ***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?*

**Description of Principal Fees and Costs:** Fees charged for our Portfolio Management Services are charged based on a percentage of assets under management, billed monthly in advance, based on the custodian reported account value as of the last business day of the previous month. The annual fee for our portfolio management services is tiered and does not exceed 2.00%. Fees will be deducted directly from your account. One-time financial planning services can be provided as a one-time fixed fee ranging between \$500 and \$10,000. Ongoing financial planning services are provided under a quarterly fee arrangement, ranging between \$125 and \$2,500 per quarter. One-time financial planning fees are due upon engagement and ongoing financial planning fees are collected quarterly in advance. Financial planning fees will be invoiced based on your agreement. Any fees we charge for financial planning services are separate from the costs associated with implementing any recommendations we may make. For fees paid in advance, upon termination, you will receive a prorated refund of any unearned fees. Fees for portfolio management and financial planning services are negotiable.

Since we are an investment adviser which charges an asset-based fee, the more assets there are in a retail investor’s advisory account, the more a retail investor will pay in fees, and therefore CFC has an incentive to encourage you to increase the assets in your account.

**Description of Other Fees and Costs:** CFC’s advisory fees do not include commissions, transactions fees, account maintenance fees, and other related expenses charged by the custodian or broker to your account. Additionally, products such as ETFs and mutual funds carry internal management fees and other expenses which are disclosed in the product’s prospectus or disclosure document. None of these other fees and costs are paid to CFC.

**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.*

The fees for investment advisory services are described in further detail in our firm's Form ADV, in particular, [Part 2A brochure](#), Item 5.

#### **QUESTIONS YOU SHOULD ASK THE FINANCIAL PROFESSIONAL:**

- ***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?  
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 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.***

Some of our financial professionals are licensed insurance agents. In addition to our services, your financial professional will offer you insurance products in their separate capacity as an insurance agent. The fees charged for the implementation of insurance products are separate from our advisory fees. Your financial professional will earn commission-based compensation and other incentives from third-party insurance intermediaries, such as training, marketing, travel expenses, or participation in bonus programs, for the implementation of an insurance product. Therefore, there is a financial incentive to recommend you implement insurance through our financial professionals.

#### **QUESTIONS YOU SHOULD ASK THE FINANCIAL PROFESSIONAL:**

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

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

***How Do Your Financial Professionals Make Money?***

CFC's financial professionals are paid a salary and non-cash compensation in the form of an employee benefits package. Employees may receive a bonus based on the firm's overall performance, subject to management discretion. Some of our advisors also serve as licensed insurance agents and receive commissions, incentives, bonus, and other economic incentives for selling insurance products. The receipt of such compensation creates a conflict of interest.

***Do You or Your Financial Professionals Have Legal or Disciplinary History?***

No, we do not have any legal or disciplinary history to report. Please see [Investor.gov/CRS](http://Investor.gov/CRS) for a free search tool to research CFC and our financial professionals.

#### **QUESTIONS YOU SHOULD ASK THE FINANCIAL PROFESSIONAL:**

- ***As a financial professional, do you have any disciplinary history? If so, for what type of conduct?***

***Additional Information***

You may find additional information about CFC on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Please call us at 317-984-7693 for up-to-date information about our firm and to request a current copy of our relationship summary.

#### **QUESTIONS YOU SHOULD ASK THE FINANCIAL PROFESSIONAL:**

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