

Planning Alternatives, Ltd is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. Free and simple tools are available to investors in order 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.

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

We offer investment advisory services including wealth management and financial planning services. As part of our standard wealth management services our investment department performs ongoing monitoring of our client investments. Our financial advisors perform account reviews at least quarterly. If we provide you with financial planning services, we offer a review of your financial plan annually.

We accept discretionary authority to determine, without obtaining your specific consent, the identity and amount of securities to be bought or sold and in most cases, the broker or dealer we use and the commission rate to be paid. However, such discretion is to be exercised in a manner consistent with your investment policy statement including your objectives, limitations and restrictions. We do not offer proprietary products or limit the advice we provide with respect to the type of investment products. We do not place restrictions on clients to open or maintain an account, such as minimum account size or investment amount.

**For additional information** regarding our services and requirements to establish a relationship with us please see Item 4 (Advisory Business) and Item 16 (Investment Discretion) of our [Form ADV Part 2A](#), respectively.

### **Consider asking our financial professional the following questions:**

- *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?**

We are compensated based upon an annual asset-based tiered fee schedule billed quarterly, in arrears. Tiered fees refer to fee schedules where, as the value of client assets reaches a new threshold, the assets above that threshold are charged successively lower percentages. Our compensation is based on the total value of assets we manage for you. A conflict arises whenever you seek advice from us that would reduce the assets under our management--because reducing the assets under our management will, in turn, reduce our fees. For example, if you withdraw funds to pay off a home mortgage, our investment management fees will be reduced. In addition to our fee, you will incur other fees and charges imposed by third parties. The primary third party fees include, but not limited to, wire transfer and electronic fund fees, fees on securities transactions and fees charged by mutual funds and ETFs that are held in your portfolio. Nevertheless, as part of our fiduciary duty to clients, we endeavor at all times to put the interests of our clients first.

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 additional information** including our fee schedule, billing arrangements, how to pay our fee, and additional fees and expenses you will pay third parties directly or indirectly please see Item 5 (Fees and Compensation) of [Form ADV Part 2A](#).

### **Consider asking our financial professional the following questions:**

*Help me understand how these fees and costs might affect my investments. If I gave 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 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.

- We have access to education and analytics tools, practice management support, and other resources from the brokers we recommend. These additional services causes a conflict of interest as we have an incentive to encourage clients to utilize the recommended brokers for brokerage and custodial services.
- Occasionally, one of our investment committee members may participate in conferences sponsored by mutual fund families or other financial industry firms (collectively, "Financial Institutions"). Their sponsorship may provide a benefit to us by reducing or eliminating the conference fee, travel expenses and/or hotel accommodations creating a conflict of interest if we invest client assets with certain Financial Institutions from whom we accept these benefits over others that do not provide these benefits.
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### Consider asking our financial professional the following questions:

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

**For additional information**, please refer to Item 12 (Brokerage Practices) of our [Form ADV Part 2A](#). The conflicts disclosed in this Form CRS are not our sole conflicts, for additional discussion on our other conflicts, please refer to our [Form ADV Part 2A](#).

## How do your financial professionals make money?

Our financial professionals are paid a base salary. In addition they receive compensation based upon new business brought to us. This creates an additional financial incentive to find new business.

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

**No.** Visit [Investor.gov/CRS](https://www.investor.gov/CRS) for free and simple search tool to research us and our financial professionals.

### Consider asking our financial professional the following questions:

- As a financial professional, do you have any disciplinary history?
- For what type of conduct?

**For additional information** about our investment advisory services, please refer to our [Form ADV Part 2A](#) found at [adviserinfo.sec.gov/firm/summary/110268](https://adviserinfo.sec.gov/firm/summary/110268). To request up-to-date information or a free copy of this disclosure, please call 248.645.1520.

### Consider asking our financial professional the following questions:

- 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?