

Client Relationship Summary
Total Wealth Planning, LLC (CRD# 174434)

Introduction

Our firm, Total Wealth Planning, LLC, is registered as an investment adviser with the SEC. Wealth planning and investment advisory services and fees differ amongst firms. Free tools are available to research financial firms and professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about investment advisers and investing.

Relationships and Services

What wealth planning and investment services can you provide me?

Services: We offer wealth advisory services to individuals, high net worth individuals and trusts and estates. These services include investment advisory, retirement planning, tax planning and other financial planning guidance. We work closely with you to identify your investment goals and objectives, risk tolerance and financial situation in order to implement an appropriate investment strategy and Total Wealth Plan.

Accounts, Investments, and Monitoring: We primarily use mutual funds and exchange-traded funds in constructing portfolios. As an independent RIA, we rarely encourage use of proprietary financial products. We monitor client portfolios on a scheduled and as needed basis. We also meet with you at least annually, or more frequently, depending on your needs or preferences.

Investment Authority: We provide our services on a perpetual and discretionary basis. Up front, we agree to an investment strategy, then we execute investment recommendations in accordance with your strategy without your prior approval of each specific transaction. Our engagement will continue until you notify us otherwise in writing.

Account Minimums & Other Requirements: We offer multiple services based on specific client needs. Our minimum relationship size for Foundation services is \$250,000; \$750,000 for Advanced Wealth Management and \$2,000,000 for family office type services. This amount may be waived or reduced based on existing family relationships engaged with our firm.

Additional Information: For more detailed information on our relationships and services, please see our Form ADV Part 2A, sections: Advisory Services (Item 4), Review of Accounts (Item 13) and Types of Clients (Item 7). Our most recent ADV disclosure document is available on our website (twpteam.com/page/disclosures) or at the [Investment Adviser Public Disclosure Page](#).

Conversation Starters: *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?*

Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

Asset-Based Fees: Our asset-based fees for wealth management start at 1.25% and decline as assets grow. This tiered schedule ranges from 0.35% to 1.25%. Our fee is collected on a quarterly basis and calculated as a percentage of the average daily balance of all managed securities in your account[s]. We are financially incentivized to encourage you to save or place more assets in your advisory account with us.

Hourly Fees: Our firm does not typically engage in hourly or project work for clients. In rare circumstances, we may engage in a project for a client at \$250/hour and will provide an estimate of total hours and overall costs prior to engaging us for these services.

Other Fees & Costs: In addition to our advisory fee, your accounts will also pay for internal operating expenses related to mutual funds and exchange-traded funds and transaction fees.

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. For more detailed information on our fees, please see our Form ADV 2A section Fees and Compensation (Item 5) available via our firm's website or [Investment Adviser Public Disclosure Page](#).

Conversation Starters: *If I give you \$100,000 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. Our firm's only source of revenue comes from the transparent advisory fees paid by our clients (i.e. fee-only). 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 is an example to help you understand what this means.

We will recommend that you open your account with Charles Schwab, where we maintain an institutional relationship and receive non-monetary benefits (e.g. research, technology, training, account service, etc.). The receipt of economic benefits presents a conflict of interest and can influence our recommendation of the custodian to you. Choosing a different custodian may result in the loss of quality of service and/or ability to obtain favorable prices. Bottom line, we allow clients to ultimately decide where to open accounts.

Additional Information: For more detailed information, please see our Form ADV 2A sections: Financial Industry Activities and Affiliations (Item 10), Brokerage Practices (Item 12) and Client Referrals and Other Compensation (Item 14) available via our firm's website or [Investment Adviser Public Disclosure Page](#).

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

How do your financial professionals make money?

Our financial professionals are compensated based on an agreed-upon annual salary and an incentive bonus based on growth in client assets and revenues.

Disciplinary History

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

No. You can visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Conversation Starters: *As a financial professional, do you have any disciplinary history? For what type of conduct?*

Additional Information: For other conversation starters, we encourage you to review the "10 Questions to Ask a Wealth Adviser Before You Hire Them!" at www.twpteam.com/page/10-questions. You can find additional information about our wealth advisory services by viewing our Form ADV Part 2A available via our firm's website (www.twpteam.com/disclosures) or [Investment Adviser Public Disclosure Page](#). You can request up to date information and a copy of our client relationship summary by contacting us at **(513) 984-6696** via phone or text.

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