

Superior Planning, LLC
Form CRS Customer Relationship Summary
September 1, 2024

Superior Planning, LLC (“Superior Planning”) is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs), which also provides educational materials about broker dealers, investment advisers, and investing.

What investment services and advice can you provide me?

As a family office, we offer investment advisory services and succession planning to families and the entities they control including trusts, estates, closely held businesses, qualified plans, and charitable organizations. If you retain our firm for our services, we will meet with you in person, if possible, otherwise by other means to determine your investment objectives, risk tolerance, and other relevant information at the beginning of our advisory relationship. After evaluating your investment profile and strategy, we will select and offer you an investment strategy from a number of various proprietary models to meet your investment objectives and maximize your returns. Once we construct an investment portfolio for you, we will monitor performance and rebalance your portfolio’s performance on an ongoing basis. If you participate in our discretionary portfolio management services, the authorization will allow us to manage your account without your approval prior to each transaction. You may limit our discretion by providing our firm with your restrictions and guidelines in writing. If you enter into a non-discretionary arrangement with our firm, we must obtain your approval prior to executing any transactions on behalf of your account.

Superior Planning also offers financial planning services, which typically involves providing a variety of advisory services to clients regarding the management of their financial resources based upon an analysis of their individual needs. If you retain us for financial planning services, we will meet with you to gather information about your financial circumstances and objectives and make investment allocation recommendations based on your investment profile. You will be responsible for implementing our investment advice. **For additional information, please see the Superior Planning ADV, Part 2A brochure, items 4 and 5 regarding our financial planning services.**

Superior Planning offers retirement services to individual retirement accounts and plans. Because of the way the firm makes money creates some conflicts with client interests, Superior Planning operates under a special rule that requires it to act in the client’s best interest and not put its interests ahead of the client’s. Under this special rule’s provisions, Superior Planning must meet a professional standard of care when making investment recommendations. **For more information, see Item 4 of our ADV 2A brochure.**

We offer investment advisory services to individuals, trusts, estates, charitable organizations, corporations, and other business entities. In general, we require a minimum of \$1,000,000 to open and maintain an advisory account. At our discretion, we may waive this minimum account size. **For additional information, please see Superior Planning ADV, Part 2A brochure, items 4 and 7.**

Conversation Starters. Ask your 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?

For Portfolio Management Services you will be charged an **ongoing management fee** based on the assets under management in accordance with the fee schedule presented in your agreement. Fees are typically charged quarterly in advance based on the value of your account on the last day of the previous quarter. Our current fee schedules are described in Item 5 of the Form ADV Part 2. If you are only engaging our financial planning and/or retirement consulting services, these fees will vary and are negotiable and may be charged on an hourly basis or as a flat fee depending on the circumstances. **For additional information, please see Superior Planning ADV, Part 2A brochure, item 5.**

Portfolio management clients generally pay a tiered management fee ranging from (provide range), depending on the size of your account. At our discretion, we may combine the account values of family members living in the same household to determine the applicable advisory fee. For example, we may combine account values for you and your minor children, joint accounts with your spouse, and other types of related accounts. Combining account

values will increase your total assets under management, which may result in your paying a reduced advisory fee percentage. Although the effective management fee rate will decrease the larger your account, the total management fees you will pay will likely increase as you increase the total amount of assets under our management, and therefore we generally have an incentive to encourage transferring or depositing additional assets into your account.

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. Ask your 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 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.

- If our firm recommends transferring your assets to be managed by our firm, you will pay our management fee for the transferred assets.

For additional information, please see Superior Planning ADV, Part 2A brochure, item 10.

Conversation Starters. Ask your financial professional –

- 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 paid a salary plus discretionary bonuses based on company, team, and individual performance, which includes metrics like client retention, referrals, and because the firm's salaries are ultimately derived, from revenue the firm earns from the financial professional's advisory services or recommendations.

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

No. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starters. Ask your financial professional –

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

Additional Information

For additional information about our services, including up-to-date information about the firm and/or a copy of this disclosure, please call us at (858) 546-1046. To report a problem to the SEC, visit Investor.gov or call the SEC's toll-free investor assistance line at (800) 732-0330. If you have a problem with your investments, investment account or a financial professional, you may contact us in writing at 10085 Carroll Canyon Rd, Suite 150, San Diego, CA 92131.

Conversation Starters. Ask your financial professional –

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