

## Introduction

**Resource Planning Group, Ltd.** is registered with the US Securities and Exchange Commission as an Investment Adviser. You have a choice among different types of financial services professionals to assist you with your financial needs. 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 [www.investor.gov/CRS](http://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?*

We provide investment advisory services to retail investors. We specialize in holistic Financial Advisory services, which include comprehensive Financial Planning combined with ongoing Portfolio Management. We also provide stand-alone Portfolio Management services if you do not require comprehensive services. As a registered investment adviser, we are held to what is known as a fiduciary standard, which covers our entire investment advisory relationship with you. The standard requires our constant commitment to our duty of loyalty and care to you, our client.

### Financial Advisory Services

Our Financial Advisory Services start by defining your financial circumstances, long-term goals and objectives. Depending on your needs, Financial Advisory Services may include cash flow analysis, tax planning, risk management, retirement planning, debt management and estate planning, among others. At the conclusion of this phase, we construct a financial plan and Investment Policy Statement (“IPS”), which is followed by ongoing portfolio management and financial planning services. As part of our standard services, we continuously monitor your investments and review your portfolio on a monthly basis. We will contact you at least annually to discuss your portfolio and update your financial plan and IPS, with interim reviews and updates any time life changes or market conditions call for it. Generally, we require a minimum investment portfolio of \$500,000.

### Portfolio Management Services through Betterment Institutional

We also offer a portfolio management services package geared for young investors who may not currently meet the firm’s typical requirements. No financial planning is provided with this service. Accounts are managed through an online wrap fee program managed and offered by Betterment Institutional. There is no minimum portfolio size for this program.

We manage accounts on a discretionary basis. This means that once you sign an agreement with our firm, we have your permission to buy and sell investments in your account without asking you in advance. This authority will last until you or we terminate our agreement. You may place reasonable limitations on our discretionary authority (e.g., prohibit the inclusion of certain securities in your portfolio), subject to our approval.

We typically recommend that clients invest in mutual funds and exchange traded funds (ETFs); however, we will also offer advice regarding additional types of investments if they are appropriate to address your needs. Other firms could recommend investments based on a wider range of choice. We do not recommend or offer any proprietary investments.

**More detailed information on our services is available in our Form ADV Part 2A (our “Brochure”) in Items 4, 7, 13, and 16.** We are here to help you and encourage you to ask us questions. For example, you might want 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?*

### **What fees will I pay?**

Our Financial Advisory fees are calculated as a percentage of the assets we manage for you and are billed quarterly in advance. The minimum annual fee is \$5,000. We may waive or reduce the minimum fee in certain circumstances.

Our fees for our standalone Portfolio Management services offered through Betterment are calculated as a percentage of the assets managed, and are billed quarterly in arrears. Betterment also charges a separate wrap program fee. A wrap fee program offers bundled investment management and brokerage services for one fee based on a percentage of assets under management, rather than upon transactions in your account. Total fees you pay in a wrap fee program may be more than obtaining such services separately.

In addition to the fees that we charge, your portfolio will incur other expenses. The most common examples are brokerage transaction fees (such as the fee that the broker charges to buy or sell a security in your account), and custodian fees. Portfolios are also subject to the internal fees and expenses imposed by mutual funds and exchange traded funds.

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.

**More information is available in our Form ADV Part 2A (our “Brochure”) in Items 5 and 12.** We are happy to address fee arrangements in more detail with you. For example, you might want to ask:

- *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 to you. Here are some examples to help you understand what this means.

- Our advisory fees are based on amount of assets that we manage for you. We believe this fee structure aligns our interests with yours, since we earn more fees as the value of your portfolio increases. Nonetheless, this type of fee arrangement could also incentivize us to encourage you to deposit more assets in your account, which would increase our fees.
- Our firm has an arrangement with various qualified account custodians, each of which offers an advisor-based program that facilitates management of our clients’ accounts. Many of custodians’ services benefit both you and the firm, but some services only benefit us. The receipt of such benefits creates an incentive for us to recommend the use of these qualified custodians.

**More information is available in our Form ADV Part 2A (our “Brochure”) in Items 11 and 12.** To continue this conversation, you may want to ask:

- *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 and receive a bonus based on profitability of the firm and firm wide service metrics. Financial professionals who are owners of the firm receive their share of corporate distributions based on firm profits. The receipt of compensation based on revenue or profits could influence us to recommend that you increase the assets that we manage. None of our financial professionals earn any type of commission (e.g., product sales commissions or revenue from securities bought or sold).

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

No. We encourage you to visit [www.Investor.gov/CRS](http://www.Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals. You might want to ask us:

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

***Additional information***

Please refer to our Brochure for more details on our investment advisory services and other topics. Please call us at (770) 671-9500 or email [alan@rpgplanner.com](mailto:alan@rpgplanner.com) to request up-to-date information and a copy of the Client Relationship Summary and/or Brochure. We encourage you to ask:

- *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?*