



MARCH 31, 2021

## CLIENT RELATIONSHIP SUMMARY

Strategic Planning Group, Inc. is registered as an investment advisor with the Securities and Exchange Commission (“SEC”). Registration with the SEC does not imply a level of skill or training. Brokerage and investment advisory services and fees differ. It is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](http://Investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisors, and investing.

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

SPG offers financial plans (“Plans”) in the form of customized “retirement roadmaps” which forecast the client’s finances, consider the client’s investment goals, current and future income needs and tax situation, and recommend an investment strategy accordingly. SPG may also make recommendations regarding life insurance, long-term care insurance and estate planning. SPG also manages the investment portfolios for certain clients. The investments consist primarily of mutual funds and exchange traded funds (“ETFs”) but may include individual securities. As part of our standard advisory services, we continuously monitor the investment management accounts. The Advisor has discretionary authority on most accounts. Clients may impose reasonable restrictions on this authority.

We do not have a formal minimum account size requirement; however, we may decline to manage an account that is too small to be managed effectively.

For additional information about our services see Items 4 and 7 of the firm’s ADV Part2a Brochure, which can be viewed here: <https://www.spg1.net/disclosures>

### **Ask our investment professionals:**

***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 relative experience, including your licenses, education and other qualifications?***

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

SPG charges a fixed fee for a Financial Plan. It is payable at the time you enter into an agreement with us. The fee is based on the client’s income, plus the value of their investments, excluding residences, as follows:

Income and Value of Investments	Fees
Up to \$1,000,000	\$1,500
Greater than \$1,000,000 up to \$3,000,000	\$2,500
Greater than \$3,000,000	\$3,500

The fee for the management of an investment account (“Management Fee”), is as follows:

Client Assets	Annual Rate
Up to \$3,000,000	1.00%
Greater than \$3,000,000 up to \$7,000,000	0.80%
Greater than \$7,000,000	0.50%

As a client of our Investment Advisory Service, you will also pay certain fees and expenses to third parties including management, custodial, trading and administrative fees and expenses paid by the mutual funds and ETFs in your portfolio. These fees and expenses are disclosed in the funds’ prospectuses. You will also pay brokerage costs, transaction and administrative fees and custodial fees charged by the custodian of your account. Please consult your custodial agreement and addendums for specific information about these fees.

Please note that 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.



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For additional information about our fees, see Item 5 of Form ADV Part2a Brochure available at: <https://www.spg1.net/disclosures>

**Ask our investment professionals:**

***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 are acting in a fiduciary capacity. This means that 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 that we provide you.*

For example, because we charge an asset-based fee, the more assets that are in your account the more you will pay to us in fees. Therefore, we benefit from an increase in the assets in your account.

**Ask our investment professionals:**

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

For additional information about conflicts of interest see Form ADV Part2a Brochure available at: <https://www.spg1.net/disclosures>

***How do your financial professionals make money?***

The financial professionals are paid a salary and as owners of the business, take distributions from any profits generated by the firm.

We have a fiduciary duty to act in your best interest at all times. Of course, you should be aware that our investment professionals benefit financially from all revenues generated by our management of your account. The greater the assets in your account the more we will earn in fees.

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

Yes. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

**Ask our investment professionals:**

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

**Additional Information**

Additional information about Strategic Planning Group, Inc is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The searchable IARD/CRD number for Strategic Planning Group, Inc is 124855. You can find additional information about our services and request a copy of the relationship summary by visiting [www.spg1.net/](http://www.spg1.net/) or by calling us at 781-444-9010.

**Ask our investment professionals:**

***"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?"***