

Spartan Planning Group
Form CRS Customer Relationship Summary
June 29, 2020

Spartan Planning Group is an investment advisor registered with the Securities and Exchange Commission (SEC). It is important for retail investors to understand the fees they are being charged. 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 advisors, and investing.

What investment services and advice can you provide me?

We offer fee-only investment advisory services to retail and corporate investors including financial planning and investment management. We monitor client investment accounts no less than once a month and act with discretion to employ an investment strategy described to clients. We are neither attorneys nor accountants, and no portion of our services should be interpreted by you as legal or accounting advice. With respect to specific legal or tax advice relating to estate planning, tax planning, accounting, or other legal matters, our role will be that of a facilitator between you and your professional legal and accounting advisers.

For additional information, please see our Form ADV Part 2A brochure on our website and provided in your Welcome Aboard Email.

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?

We are a fee-only, fiduciary advisory firm. The only compensation we receive is from an Asset Under Management (AUM) fee charged on a quarterly basis, a retainer fee, consulting fee, or a fixed fee for Financial Planning only engagements. The AUM fee is a percentage of the assets managed for a retail investor and will proportionally change with the value of the assets, therefore, we may have an incentive for you to increase the assets in your accounts, through growth and additional contributions. We don't earn or accept any other compensation outside of the fees described above.

Additional Information:

You will pay fees and costs whether you make or lose money on your investments. As with any advisor, fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees you are paying.

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Conversation Starters. Ask your financial professional:

- "Help me understand how these fees and costs might affect my investments. If I invest \$1,000,000, how much will go to fees and costs, and how much will be directly 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?

We are a full time fiduciary for all clients. *When we act as your investment advisor, 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 can create 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:*

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- We may have an incentive for you to increase the assets in your accounts, through growth and additional contributions.
- We are ethically required to seek your best interest even if the fees paid to Spartan Planning Group will decrease as a result of our recommendation.

Conversation Starters. Ask your financial professional:

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

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How do your financial professionals make money?

Financial Advisors with Spartan Planning Group receive compensation as a proportion of the AUM fee, retainer fee, or financial planning fee charged to clients. Advisors do not receive commissions or compensation by any other entity for services provided to clients of Spartan Planning Group.

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

No. There is no legal or disciplinary history for either Spartan Planning Group or its individual advisors.

Search Tool: Please visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research Spartan Planning Group 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?”

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Additional Information

We encourage you to view our website www.SpartanPlanningGroup.com for more information about our services and fees. If you would like additional, up-to-date information or a copy of this disclosure, please call 800-371-1292 or email us at hello@spartanplanninggroup.com.

Conversation Starters. Ask your financial professional:

- “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?”

To report a problem to the SEC, visit [Investor.gov](https://www.investor.gov) or call the SEC’s toll-free investor assistance line at (800) 732-0330. If you have a problem with your investments, account, or financial professional, contact us in writing at hello@spartanplanninggroup.com.