



## Landmark Financial Planning, LLC

### Form CRS Customer Relationship Summary, Form ADV Pt 3, updated 3 March, 2021

**Introduction:** Landmark Financial Planning, LLC (hereafter referred to as LFP, Landmark, we, our or us) is a fee-only financial planning firm registered with the state of Missouri. It adheres to a fiduciary standard in all dealings with clients. Simple, free tools are available to research financial terms and professionals at [Investor.gov/CRS](https://www.investor.gov/crs).

**What investment services and advice can you provide me?** Landmark provides financial planning sessions, called real-time engagements (RTEs) to help individuals/couples with trying to make sense of their financial planning questions. RTEs can be structured to touch upon many financial planning topics and give clients actionable ideas to consider and implement on their own. They are relatively low-cost sessions to assist clients in sorting out the financial “noise” and obtain an objective perspective that does not contain a sales pitch or hidden motivation for clients to use a particular firm that benefits Landmark. We aren’t creating a full financial plan, and we don’t provide lots of reports and paperwork, but you are free to take notes and we’ll print up items of interest as much as we can for your review. While we don’t implement the financial advice provided, you do, and we can structure an engagement to assist you with that if you feel overwhelmed. We also don’t provide portfolio monitoring or have investment authority over your money. We advise primarily on bank, insurance, investment, and loan offerings, not exotic financial instruments.

- Conversation Starters:*
- Given my financial situation, should I choose an investment advisory service?
  - 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?** The only fees we collect are related to time spent on an engagement, plus some administrative time outside of meetings. Our base hourly rate is \$175 and we offer packages depending on length/frequency of the meeting time. For those needing more research, we’ll discuss fees in advance if it’s a project we think is a good fit for us both. Should a client wish to engage Landmark regarding a further project, a deposit is required, equal to \$500 or ½ of the lower end of the estimated project fee. In the event a project spans more than 3 months, it may be billed quarterly. Fees are not collected on

projects spanning more than 6 months in advance. 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 Starter:* • 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. We are platform/custodian agnostic, and there are no account minimums. No commissions or asset under management fees are collected by Landmark, and if a need arises for a referral to another financial professional/service, we'll give you some suggestions to consider that don't pay us if you decide to utilize them for your needs. We've purposely chosen this business model to keep any conflicts of interest to the barest minimum.

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

**How do your financial professionals make money?** We make money by having more real-time engagements, repeat RTEs, and we welcome referrals! Theoretically, our firm is not dissimilar to a general physician's practice, whom you might see just once a year for a regular checkup if you're healthy, more often if you're not, and who refers patients to specialists as circumstances dictate.

**Do you or your financial professionals have legal or disciplinary history?** Yes, we aren't the best at paperwork and got behind on filing timely Form ADVs and U-4 reports with the state of Missouri while working extensively out of state with servicemembers providing financial education/coaching as a government contractor. No clients were impacted. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research financial professionals.

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

**Additional Information:** You can learn more about Landmark at [www.landmarkfp.net](http://www.landmarkfp.net), or by calling 314-200-5637.