

Life Planning Partners, Inc.
CLIENT RELATIONSHIP SUMMARY v.02/13/2024

This is the Client Relationship Summary for Life Planning Partners, an SEC-Registered Investment Adviser. Brokerage and Investment Advisory services and fees differ, and it is important that you understand those differences.

Free and simple tools are available to you 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?

The investment advisory services we provide include: a comprehensive service combining financial planning and portfolio management services; and, in limited cases for people with whom we have a pre-existing relationship, standalone, project-based, financial planning services.

Our comprehensive service provides continuous monitoring of your investments; we do not monitor your investments in our stand-alone, project-based financial planning service.

For our comprehensive service, we take discretionary authority in your accounts, which allows us to buy and sell investments in your account without asking you in advance, or non-discretionary authority in your accounts, which allows us to buy and sell investments in your account only after we get your permission; you can place reasonable restrictions on the discretionary authority that we have in your account. For our stand-alone, project-based financial planning service, we handle authority in your accounts on a case by case basis. This is determined by the type of agreed upon work we will be providing.

We do not have minimum account sizes or investment amounts.

For more information, please review Items 4 and 7 of our disclosure brochure, which is available [here](#).

Ask us: Given my financial situation, should I choose an investment advisor 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?

You will pay a fixed fee quarterly in advance for our comprehensive service. There is a minimum fee of \$2500 associated with this service. You will pay an hourly or fixed fee for our standalone, project-based financial planning service. When you pay us only an hourly or fixed fee, it will not include fees for implementing recommendations made. This means we have an incentive to recommend additional advisory services to you for which additional fees are charged. You will also incur other fees including brokerage fees and commissions, management fees for mutual funds and ETFs, custodian fees, retirement account annual fees, trade ticket charges, or banking fees in connection with an investment account and the securities in the account; LPP does not receive any of these fees.

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. For more information, please review Item 5 of our disclosure brochure, which is available [here](#).

Ask us: 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?

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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 is an example to help you understand what this means:

While LPP works to minimize conflicts with clients, simply setting a fee for our services creates a conflict as it incentivizes us to charge you more rather than less for our services.

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

For more information, please review our disclosure brochure, which is available [here](#).

How do your financial professionals make money?

Our firm's only compensation comes from our advisory fees. Our employees receive salaries, hourly wages, and occasional bonuses depending upon firm profits for the work they perform on your behalf. No one at the firm – other than as described – is compensated based upon: the amount of client assets they service; the time and complexity required to meet a client's needs; the product sold (i.e., differential compensation); product sales commissions; or 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; however, Investor.gov/CRS has a free and simple search tool that allows you to research your financial professionals.

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

You can find more information about our investment advisory services [here](#).

You can also contact Brett Lozowski at (904) 448-5158 or info@LifePlanningPartners.com, if you have any questions or to request a copy of the relationship summary.

Ask us: *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?*