

**Client Relationship Summary**  
**Milestone Financial Planning, LLC (CRD#283439)**

**Introduction**

Our firm, Milestone Financial Planning, LLC, is registered as an investment adviser with the U.S. Securities and Exchange Commission. 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 [Investor.gov/CRS](http://Investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

**Relationships and Services**

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

**Services:** We offer investment advisory services to retail investors. These services include financial management which is a combination of financial planning and investment management. We work closely with you to identify your investment goals and objectives, as well as risk tolerance and financial situation in order to develop an investment approach. Additionally, in certain circumstances, we may recommend that you utilize one or more unaffiliated investment managers or investment platforms (Independent Managers) for all or a portion of your investment portfolio, based on your needs and objectives.

**Accounts, Investments, and Monitoring:** We provide services to individual, joint, retirement, and trust accounts as well as to charities and small businesses. We primarily recommend mutual funds and exchange-traded funds (“ETFs”) in constructing portfolios. We may also recommend that you utilize one or more unaffiliated investment managers and laddered Certificate of Deposits (“CDs”). We do not make available or offer advice with respect to only proprietary products or a limited menu of products or types of investments. As part of our services, we monitor portfolios and securities in accounts on a regular and continuous basis. We also offer to meet with you at least annually, or more frequently, depending on your needs.

**Investment Authority:** We provide our services on a perpetual and discretionary basis. We execute investment recommendations in accordance with your investment objectives without your prior approval of each specific transaction. Our engagement will continue until you notify us otherwise in writing.

**Account Minimums & Other Requirements:** We do not require an account or relationship size minimum in order for you to open/maintain an account or establish a relationship.

**Additional Information:** For more detailed information on our relationships and services, please see Item 4 – Advisory Services, Item 13 – Review of Accounts and Item 7 – Types of Clients of our Form ADV Part 2A available via our firm’s [Investment Adviser Public Disclosure Page](#).

**Conversation Starters:** *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?*

**Fees, Costs, Conflicts, and Standard of Conduct**

**What fees will I pay?**

**Asset-Based Fees:** Our asset-based fees for financial management range up to 1.20% annually. This fee is collected quarterly and calculated as a percentage of the value of the cash and investments in your account[s] that we manage. This presents a conflict of interest as we are financially incentivized to encourage you to place more assets in your advisory account as you will pay more in advisory fees.

**Fixed Fees:** For certain clients, financial planning is charged a separate fee. In such instances, our fixed financial planning fees range from \$100 to \$2,000 per month. This fee is collected monthly and is negotiable based on the nature and complexity of the services to be provided and the overall relationship with us.

**Other Fees & Costs:** In addition to our advisory fee, you will also be responsible for custody fees, account administrative fees, fees and expenses related to mutual funds and exchange-traded funds and applicable securities transaction fees. For clients using an Independent Manager, you will pay a separate fee to the Independent

Manager in accordance with the terms set forth in the investment management agreement that you enter into with the Independent Manager.

**Additional Information: 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 detailed information on our fees, please see Item 5 – Fees and Compensation of our Form ADV Part 2A available via our firm's [Investment Adviser Public Disclosure Page](#).

**Conversation Starters:** *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 interests ahead of yours. At the same time, the way we make money may 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 is an example to help you understand what this means.

We will recommend that you open your account with a specific custodian, where we maintain an institutional relationship and receive economic benefits. The receipt of economic benefits presents a conflict of interest and can influence our recommendation of the custodian to you. However, you ultimately decide where to open your accounts. Choosing a different custodian may result in the loss of quality of service and/or the ability to obtain favorable prices.

**Additional Information:** For more detailed information, please see Item 10 – Financial Industry Activities and Affiliations, Item 12 – Brokerage Practices and Item 14 – Client Referrals and Other Compensation of our Form ADV Part 2A available via our firm's [Investment Adviser Public Disclosure Page](#).

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

### How do your financial professionals make money?

The financial professionals responsible for the investment decisions regarding your account (our investment committee and trading team) and those servicing your account (the rest of our team) receive a combination of base salary and discretionary bonus compensation. The discretionary bonus is based on the individual's contribution to the firm, to their team members and firm accomplishments. The financial professionals responsible for introducing our services to you receive additional compensation based on revenue if you were a personal referral or referred by one of their existing clients.

## Disciplinary History

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

No. You can visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

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

## Additional Information

You can find additional information about our investment advisory services from our Form ADV Part 2A available via our firm's [Investment Adviser Public Disclosure Page](#) or by visiting our website at <https://MilestoneFinancialPlanning.com>. You can request up to date information and a copy of this client relationship summary by contacting us at (603) 589-8010 or [Jen@MilestoneFinancialPlanning.com](mailto:Jen@MilestoneFinancialPlanning.com).

**Conversation Starters:** *Who is my primary contact person? Is he or she a representative of an investment advisor? Who can I talk to if I have concerns about how this person is treating me?*

## Exhibit

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### Material Changes

The following material changes have been made to our Form CRS:

- We may recommend that you utilize unaffiliated investment managers in the construction of your overall portfolio.
- We may recommend that you utilize laddered Certificate of Deposits (“CDs”) in the construction of your overall portfolio.
- Financial Professionals may receive compensation from client referrals.