

Form ADV Part 2A: *Firm Brochure*

Price Planning, LLC

www.priceplanning.com

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614-848-3860

January 10, 2024

This Brochure provides information about the qualifications and business practices of Price Planning, LLC (“Price Planning”). If you have any questions about the contents of this Brochure, please contact us at debbie@priceplanning.com or at 614-848-3860.

The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. While the firm and its personnel are registered with the State of Ohio, it does not imply a certain level of skill or training on the part of the firm or its personnel.

Additional information about Price Planning also is available on the SEC’s website at www.adviserinfo.sec.gov. A search for firms or associated personnel can be accomplished by name or firm identifier, known as an IARD number. The IARD number for Price Planning is 125110.

Material Changes

This Brochure was last updated on January 6, 2023² as part of the annual update.

There were no material changes since the last update.

In the future, this Item will discuss only specific material changes that are made to the Brochure and provide clients with a summary of such changes.

Pursuant to SEC Rules, we will ensure that you receive a summary of any materials changes to this and subsequent Brochures within 120 days of the close of our business' fiscal year. We may further provide other ongoing disclosure information about material changes as necessary. We will further provide you with a new Brochure as necessary based on changes or new information, at any time, without charge.

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Advisory Business

Price Planning, LLC (Price Planning) is owned and operated by Debbie Price, J.D., CPA, CFP®, who established Price Planning in December of 2002. Price Planning has been registered in the State of Ohio as a Registered Investment Adviser since February of 2003. Price Planning provides fee-only (hourly charges and/or fixed fees) financial planning and investment advisory services to individuals and families. These services may be general in nature or focused on particular areas of interest or need, depending upon each client's unique circumstances. All services are tailored to a client's particular objectives. Price Planning does not sell insurance or investment products, nor does it accept commissions as a result of any product recommendations. Price Planning does not pay referral or finder's fees, nor does it accept such fees from other firms.

Price Planning acts as a fiduciary with respect to investment advice provided to clients. Further, Price Planning complies with and will adhere to the Department of Labor Fiduciary Rule's Impartial Conduct Standards requiring that (1) advice is in the best interest of the client; (2) investment advisory fees are no more than reasonable compensation; and (3) statements about investment recommendations are not misleading. Finally, Price Planning will document the reasons why investment advice given to a client regarding all accounts (not just retirement accounts as required by the rule) is in the best interest of the client.

Financial planning and investment advice is rendered in the areas of cash flow, debt management, insurance needs, college funding, retirement planning, estate planning, tax preparation and planning, asset allocation and specific investment selection. Price Planning employs fundamental, long-term financial planning and investment strategies and does not and will not have custody of client funds or securities.

Price Planning offers a one hour complementary, introductory meeting at which time the financial planner conducts an initial interview and gathers data to assist the client in determining specific needs, goals, objectives and tolerance for risk. Depending upon the breadth and complexity of the client's needs, the financial planner will suggest an hourly or a fixed fee (i.e., retainer) arrangement. Specifics of the fee arrangement will be quoted at the end of this meeting or the beginning of a second meeting and will be articulated in a written engagement letter (i.e., service agreement).

Once the service agreement is signed by the client and returned to Price Planning, the financial planner then gathers from the client any additional data necessary for the preparation of the financial plan. The financial planner prepares the analysis of the client's current financial situation and possible future scenarios, when appropriate. Finally, the financial planner meets with the client and presents the analysis and a written summary of the significant observations, assumptions and recommendations over each area that the financial planner was engaged to provide advice. Upon the completion of this presentation(s), the engagement is concluded (i.e., no on-going or automatic reviews are provided). Clients are under no obligation to implement any advice provided by Price Planning. Periodic financial check-ups and portfolio reviews are recommended and will be provided upon the initiation by the client and the re-engagement of Price Planning.

Fees and Compensation

Price Planning is a fee-only financial planning and investment advisory firm. All fees are paid directly by the client in the form of an hourly or a fixed fee (i.e., retainer) arrangement (i.e., no asset management or performance related fees are charged). Hourly charges for financial planning and investment advisory services are \$330 per hour and will be quoted in terms of a fee range (e.g., fees will be at least \$660, but no more than \$1,320). Initial (first year) fixed fees or retainers for financial planning and investment advisory services range from \$2,000 to \$15,000, depending upon the scope of the engagement (i.e., menu selection) and the client's stage in the financial life cycle (e.g., early accumulation, rapid accumulation, financial independence, etc.). Though fees are non-negotiable, a client can control the cost by limiting the scope of contracted services. For example, if Price Planning proposes to prepare a retirement plan and to provide investment advice, a client may decide to only engage Price Planning to provide investment advice at that time.

For hourly engagements, actual fees are payable immediately upon completion of the project (i.e., presentation of the plan or advice to the client). Projects spanning more than three months will be billed quarterly. A deposit for fixed fee or retainer engagements is required in the amount of $\frac{1}{4}$ of the fixed fee at the time the service agreement is signed. Remaining retainer fees will be invoiced in the subsequent three quarters in February, May, August and/or November, depending upon the month the service agreement is signed and the term of the contract. For example, a service agreement signed in January would have a contract term ending December

31 of that year with subsequent quarterly billing in May, August and November. Fees are not collected for services to be provided more than six months in advance. Services to be provided, the type and amount of the fee (or fee range) and the fee payment schedule are detailed in the written engagement letter.

Either party may terminate an engagement upon written notice within five days of signing the engagement letter, at which time no fees would be due. Should the client terminate the engagement after this date, the client is responsible and will be invoiced for the work performed by the financial planner up to the time of the termination notice.

Renewal engagement fees (i.e., fees after the initial project or first year) are negotiated annually. Price Planning will send a client service agreement addendum to be signed by the client. The addendum will include the services to be provided, term and fee details.

Price Planning's fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which shall be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, third party investment and other third parties such as fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to Price Planning's fee, and Price Planning shall not receive any portion of these commissions, fees, and costs. Clients are encouraged to read the mutual fund prospectus before investing and/or to obtain a complete fee schedule from a service provider prior to entering into any arrangement.

Price Planning does not deduct fees from clients' assets.

The Brokerage Practices section further describes the factors that Price Planning considers in selecting or recommending broker-dealers/custodians for client transactions.

Performance-Based Fees and Side-By-Side Management

Price Planning does not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client).

Types of Clients

Price Planning provides financial planning and investment advisory services to individuals and their families. We strive to work with people from all different walks of life. As such, we maintain no minimum net worth or asset requirements. As discussed above, the chosen relationship agreement and fee will be based upon the client's individual circumstances.

Methods of Analysis, Investment Strategies and Risk of Loss

If Price Planning is engaged to provide investment advice, internal factors such as the client's current financial and tax situation, needs, goals, objectives and tolerance for risk are first evaluated. Asset allocation and investment policy recommendations are then made to, in the financial planner's best judgment, help the client achieve their overall financial objectives while minimizing negative effects of external factors, such as interest rates, market performance, and the economy as a whole.

Asset allocation is a key component of investment portfolio design. Price Planning believes that the appropriate allocation of assets across diverse investment categories (e.g., stock vs. bond, domestic vs. foreign, growth vs. value, large cap vs. small cap, high quality vs. high yield, etc.) is the primary determinant of portfolio returns and critical for the long term success of financial objectives.

In general, Price Planning recommends no-load mutual funds (i.e., mutual funds that have no sales fees) and exchange-traded funds ("ETFs"). However, in the course of providing investment advice, Price Planning may address issues related to other types of assets that the client may already own (e.g., individual stocks or bonds). Any other products that may be deemed appropriate for the client will be discussed, based upon their goals, needs and objectives.

Price Planning employs fundamental, long-term, buy-and-hold philosophies and approaches in their investment selection and implementation strategies. Recommendations provided are based on publicly available reports, analysis, research materials, computerized asset allocation models, and various subscription services. In limited circumstances, Price Planning may provide advice to clients interested in trading securities.

Investing in securities involves risk of loss that clients should be prepared to bear.

Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Price Planning or the integrity of Price Planning's management. Price Planning has no information applicable to this Item.

Other Financial Industry Activities and Affiliations

The primary business of Price Planning is financial planning, which includes (but is not limited to) tax preparation and investment advice (60% of time).

Price Planning may provide referrals to other investment advisory firms as a service to clients. Price Planning does not have agreements with or receive referral fees from any other investment advisory firms.

Debbie Price is also the Managing Member of Price Legal Services, LLC. A client may choose to separately engage Price Legal Services, LLC to prepare basic legal documents, including simple wills, medical durable power of attorneys and living wills. The client is under no obligation to engage Price Legal Services, LLC and may choose to seek alternative legal counsel. The client is always encouraged to find an attorney specializing in estate planning.

Price Planning is a member of the National Association of Private Financial Advisors (NAPFA) and the Financial Planning Association (FPA).

Code of Ethics, Participation or Interest in Client Transactions and Personal Trades

Price Planning seeks to avoid material conflicts of interest. Accordingly, neither Price Planning nor its investment adviser representatives nor its team members receive any third party direct monetary compensation (i.e., commissions, 12b-1 fees, or other fees), additional services (e.g, educational conferences), or non-direct monetary or other forms of compensation (e.g., entertainment events) from brokerage firms (custodians) or mutual fund companies.

Although Price Planning believes that its business methodologies, ethics rules, and adopted practices are appropriate to eliminate, or at least minimize, potential

material conflicts of interest, and to appropriately manage any material conflicts of interest that may remain, clients should be aware that no set of rules can possibly anticipate or relieve all potential material conflicts of interest.

Our Code of Ethics

Price Planning has adopted a Code of Ethics, to which all investment advisor representatives and employees are bound to adhere. Our Code of Ethics states:

Price Planning and its investment advisor representatives and employees shall always:

- As a fiduciary, act in the best interests of each and every client;
- Act with integrity and dignity when dealing with clients, prospective clients, and others;
- Strive to maintain and continually enhance our high degree of professional education regarding all aspects of personal financial planning; and
- Seek at all times to preserve our firm's independence and to maintain our complete objectivity with respect to our advisory services and each recommendation made to our clients.

Participation or Interest in Client Transactions and Personal Trading

Price Planning does not participate in securities in which it has a material financial interest. Price Planning and its related persons, as a matter of policy, do not recommend to clients, or buy or sell for client accounts, securities in which the firm or its related persons has a material financial interest. Individuals associated with our firm may buy or sell securities for their personal accounts identical or different than those recommended to clients. However, it is the expressed policy of our firm that no person employed by the firm shall prefer his or her own interest to that of an advisory client nor make personal investment decisions based on investment decisions of advisory clients.

To supervise compliance with the Code of Ethics, anyone associated with this advisory practice and who possesses access to advisory recommendations (before or at the time they are entered into) ("access persons") is required to provide annual securities holding reports and quarterly transaction reports to Price Planning's owner or her designee. Access persons are also required to receive advance approval from Price Planning's owner or her designee prior to investing in any initial public offerings or private placements, and with regard to trading of certain individual securities.

Price Planning further prohibits the use of material non-public information and protecting the confidentiality of client information. All individuals must act in

accordance with all applicable Federal and State regulations governing registered investment advisory practices. Any individual not in observance of the above may be subject to disciplinary action.

Brokerage Practices

Price Planning is not associated with any firm in the capacity of a broker/dealer. Financial planners may recommend custodial services of discount brokers such as Fidelity or Vanguard to investment advisory clients. Discount broker recommendations are based on individual client needs, total costs and ease of use for clients.

Price Planning has an institutional relationship with Fidelity since that firm does not allow third party Registered Investment Advisors like Price Planning to operate via Limited Trading Authority on the retail platform.

The Investment Discretion section further describes under what circumstances Price Planning may trade in a client's account.

Review of Accounts

Price Planning may periodically review client accounts or financial plans upon client request and the re-engagement of Price Planning. Due to the hourly or fixed fee arrangements, Price Planning does not have continuing and/or regular supervisory responsibilities over client accounts.

Client Referrals and Other Compensation

Price Planning is a fee-only financial planning and investment advisory firm and does not sell insurance or investment products, nor does it accept commissions as a result of any product recommendations. Price Planning does not pay referral or finder's fees, nor does it accept such fees from other firms.

Custody

Price Planning does not and will not take custody of client funds or securities. Clients

should receive at least quarterly statements from the broker-dealer/custodian, bank, mutual fund company, or transfer agent that holds and maintains client's investment assets. Price Planning urges clients to carefully review such statements. Price Planning does not issue statements.

Investment Discretion

Price Planning does not provide discretionary investment management services. At your request, Price Planning may execute the sale and/or purchase of investments where authorized in writing to do so by you on a non-discretionary basis. Non-discretionary refers to the requirement to obtain your express permission and approval, prior to initiating any investment actions. Price Planning executes trades via a Vanguard limited power of attorney for trading, or an institutional relationship with Fidelity.

Voting Client Securities

As a matter of firm policy and practice, Price Planning does not have any authority to and does not vote proxies on behalf of advisory clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios. Price Planning may provide advice to clients regarding the clients' voting of proxies.

Financial Information

Due to the nature of our services, an audited balance sheet is not required nor included in this section. Price Planning has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients, and has not been the subject of a bankruptcy proceeding.

Requirements for State-Registered Advisers

This section requires State Registered Investment Advisers to provide you with certain information or disclosures about the principals of Price Planning. Please refer to Form ADV Part 2B (i.e., the following pages) for this information.

Form ADV Part 2B: Brochure Supplement

Debbie Price, J.D., CPA, CFP®

Managing Member, Chief Compliance Officer, Financial
Planner and Investment Advisor

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January 10, 2024

This Brochure supplement provides information about Debbie Price that supplements the Price Planning, LLC (“Price Planning”) brochure. You should have received a copy of that brochure. Please contact debbie@priceplanning.com or at 614-848-3860 if you did not receive Price Planning’s brochure or if you have any questions about the contents of this supplement.

Additional information about Debbie Price is available on the SEC’s website at www.adviserinfo.sec.gov.

Educational Background and Business Experience

Debbie Price, J.D., CPA, CFP®

Year of birth: 1966

Education and licenses:

- Certified Financial Planner, Certified Financial Planner Board, 1998. The CFP® professional must hold a bachelor's degree (or higher) from an accredited college or university; have at least three years of full-time personal financial planning experience; pass a comprehensive exam; complete a background check; maintain continuing education requirements; adhere to the ethics requirements published by the Certified Financial Planner Board of Standards, Inc. and must have completed a CFP-board registered program, or hold one of the following: CPA , ChFC , Chartered Life Underwriter (CLU) , CFA , Ph.D. in business or economics, Doctor of Business Administration, or an Attorney's License.
- General Securities Registered Representative (Series 7) and Uniform Combined State Law Examination (Series 66), National Association of Securities Dealers, 1995 and 1997, respectively. (Effective 10/01/02, the Series 7 is no longer being held by a broker/dealer.)
- Attorney at Law, Supreme Court of Ohio, 1993. Attorneys must complete law school, submit to a background check and pass the bar exam. In order to maintain an attorney license, Ohio requires the completion of 24 hours of continuing legal education (CLE), including 2.5 hours of professionalism, ethics and substance abuse, over a two year period.
- Capital University Law School, Columbus, Ohio. Juris Doctor. January 1993. (Attended night school while working full time.)
- Certified Public Accountant, State of Ohio, 1989. Certified Public Accountants (CPAs) are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, Ohio requires the completion of 120 hours of continuing professional education (CPE) over a three year period.
- Miami University, Oxford, Ohio. Bachelor of Science in Accountancy. May 1987. (Graduated in three years.)

Employment history:

- Price Planning, LLC, Managing Member, December 2002- present.
- JPMorgan Chase & Co. (formerly Bank One Corporation)
 - Financial Planning Services National Manager, Banc One Investment Advisors Corporation, August 1997- September 2002.
 - Corporate Audit Risk Advisor, Banc One Corporation, May 1995- July 1997.
- PricewaterhouseCoopers, LLC (formerly Coopers & Lybrand)
 - Senior Tax Associate, April 1992-April 1995.
 - Senior Audit Associate, January 1990- March 1992.
 - Staff Audit Associate, July 1987- December 1989.

Disciplinary Information

Debbie Price has not been, and is not currently, the subject of any reportable legal or disciplinary events.

Other Business Activities

Debbie Price primarily provides financial planning and investment advice to hourly and retainer clients of Price Planning. Financial planning and investment advice may include (but is not limited to) the areas of cash flow, debt management, insurance needs, college funding, retirement planning, estate planning, tax preparation and planning, asset allocation and specific investment selection.

Debbie Price is not actively engaged in any other investment-related business or occupation; nor is Debbie registered, or has an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant (FCM), commodity pool operator (CPO), commodity trading advisor (CTA), or an associated person of an FCM, CPO or CTA.

Debbie Price is also the Managing Member of Price Legal Services, LLC. A client may choose to separately engage Price Legal Services, LLC to prepare basic legal documents, including simple wills, medical durable power of attorneys and living wills. As the client is under no obligation to engage Price Legal Services, LLC and may choose to seek alternative legal counsel, these legal activities do not present

material conflicts of interest for the financial planning and investment advisory services that are provided by Debbie as Managing Member of Price Planning.

Additional Compensation

Debbie Price does not accept or receive additional economic benefit (e.g., sales awards or other prizes) for providing advisory services to clients.

Supervision

Debbie Price, J.D., CPA, CFP® serves Price Planning in multiple capacities: Managing Member, Chief Compliance Officer, Financial Planner and Investment Advisor. The firm recognizes that not having all organizational duties segregated may potentially create a conflict of interest. The firm does, however, employ policies and procedures to ensure timely, accurate record keeping and supervision, including the outsourcing of certain functions to qualified entities to assist in these efforts when necessary.

Questions relative to the firm, staff, its services, or this ADV Part 2 and its attached Advisory Personnel Brochure Supplement may be made to debbie@priceplanning.com or 614-848-3860. Additional information about the firm, other advisory firms, or and associated representative is available at www.adviserinfo.sec.gov. A search for firms or associated personnel can be accomplished by name or firm identifier, known as an IARD number. The IARD number for Price Planning is 125110.

The business and disciplinary history of an investment advisory firm and its representatives may also be obtained by calling the Ohio Division of Securities at 614-644-7381.

Requirements for State-Registered Advisers

Debbie Price has not been involved in an award or has not been found liable in any arbitration claims, has not been involved in an award or has not been found liable in a civil proceeding, and has not been the subject of any bankruptcy petition.