

## SYMPHONY FINANCIAL PLANNING, LLC, CUSTOMER RELATIONSHIP SUMMARY (FORM CRS)

### Introduction

Symphony Financial Planning, LLC is registered with the Securities and Exchange Commission (“SEC”) as an Investment Adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. The SEC offers free and simple tools to research firms and financial professionals at [www.investor.gov/CRS](http://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?

Our firm offers the following two principal investment advisory services to you: Portfolio Management and Financial Planning. Orchestra Service – We offer portfolio management services to clients through this service, providing continuous advice regarding the investment of your funds managed by us based on your individual needs as part of our standard service. We offer this service on a discretionary or non-discretionary basis. When engaged on a discretionary basis, we will buy and sell investments in your account as appropriate without requiring your pre-approval on an ongoing basis until you notify us in writing to switch. You may impose reasonable restrictions. When engaged on a non-discretionary basis, you make the ultimate decision regarding the purchase or sale of investments. Under this service, you also receive periodic updates of your financial plans in all the areas covered under our Duet Service below. However, planning is provided on a non-discretionary basis and does not include account monitoring of accounts that are not under our management. Generally, our minimum household portfolio size for our Orchestra Service is \$250,000. Existing clients are not subject to this minimum. Account minimums are negotiable based upon certain criteria.

Duet Service – We offer financial planning advice on a more limited, hourly basis under this service. This may include advice on only an isolated area(s) of concern such as estate analysis, tax, portfolio analysis, retirement planning, risk-management planning, cash-flow/budget planning, education funding planning, or any other specific topic as agreed upon in our agreement. This service is provided on a non-discretionary basis and does not include account monitoring. There is no minimum portfolio size for this service.

**For additional information, including minimum investment amounts, please see Items 4 & 7 of our Form ADV, Part 2A Brochure available at: <https://adviserinfo.sec.gov/firm/summary/137885>.**

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?

Our Orchestra Service asset-based fees are assessed quarterly. Our Duet Service hourly fees are assessed during or at the end of the engagement, depending on the length of the engagement. Both types of fees are disclosed in our Form ADV, Part 1A, Item 5.E. and more fully described in our Form ADV, Part 2A, Item 5. The Orchestra Service fees are calculated as a percentage of assets under management (“AUM”) according to a tiered schedule (based on the total amount of AUM under management): the annualized fee based on your AUM ranges from .50% to 1.5% and is calculated based upon the average daily balance during that quarter. For new clients with AUM under \$250,000, the minimum annual fee is \$3,000. Cash Management accounts are charged .50% of assets held and/or advised on.

We charge Duet clients an hourly fee ranging from \$65 to \$275 per hour. The rate depends on the type of work involved and the qualifications of the person(s) in our firm who conduct(s) the work. For new clients, a minimum engagement fee of \$500 will be charged. If you require comprehensive financial planning outside of our Orchestra or Duet services, we charge a discounted hourly fee as detailed in your agreement. The amount of time spent, and the resulting final plan fee, depends on the complexity of your circumstances and goals and the amount of effort required by us to obtain financial information from you and other sources. The cost for such planning can range from \$4,000 to \$12,000, depending on your circumstances. We require a \$1,000 retainer for such planning. If you engage us for Duet or more comprehensive planning and become an Orchestra portfolio management client within 60 days of the end of your engagement, we take measures so that you do not pay duplicate fees for financial planning advice that would typically be provided under the Orchestra service in the first year. This includes investment education, risk tolerance assessment, developing a preliminary cash flow plan, determining investment objectives and time horizon, developing an account consolidation plan, and developing target asset allocations. Clients in these circumstances will receive a credit in one of two ways: 1) If you becomes an Orchestra Service client prior to the end of your Duet or comprehensive planning engagement, we will credit the planning fee for the financial planning advice as described in the previous paragraph; or 2) If Orchestra Services are started after, but within 60 days, of the end of the Duet

or comprehensive planning engagement, a credit will be applied to Orchestra Service fees that are due at the end of the first, and if necessary, second quarter of Orchestra Services.

Fees for all services are negotiable based upon certain criteria. Some fees create a conflict of interest described below and in more detail in our Firm's Part 2A. When we charge you an asset-based fee, more assets in the account will cause you to pay more in fees and therefore we may have an incentive to encourage you to increase the amount of money invested in those accounts. There are other fees and costs related to our investment advisory services and investments in addition to the principal fees and costs listed above that you will pay directly or indirectly. You should understand that the fees discussed above are specific to what we charge and do not include certain charges imposed by third parties, such as custodial fees, exchange traded or mutual fund fees and expenses, brokerage fees and commissions, and other fees and taxes on brokerage accounts and securities transactions.

**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 additional information about our fees and costs, please see Item 5 of our Form ADV, Part 2A Brochure available at: <https://adviserinfo.sec.gov/firm/summary/137885>.**

Ask your financial professional: Help me understand how these fees and costs might affect my investments. If I give you \$250,000 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. Here are some examples to help you understand what this means. We allow our investment professionals to occasionally transact in the same securities for their personal accounts as the firm buys or sells for client accounts. Our Form ADV, Part 2A describes this conflict of interest and how we mitigate it. Another conflict of interest may be created by the fact that we charge asset-based fees, as described above. We participate in the institutional customer program offered by TD Ameritrade Institutional. We receive services offered by your custodian because we manage your assets at the custodian. While there is no direct link between the investment advice we give and the services provided to us, we do receive benefits that might or might not be available to us if we utilized a different platform to manage your accounts (See Item 12 of our Form ADV, Part 2A for more information). These arrangements create an incentive for us to recommend that you establish brokerage accounts with them.*

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

**For additional information, please see our Form ADV, Part 2A Brochure available at: <https://adviserinfo.sec.gov/firm/summary/137885>.**

### **How do your financial professionals make money?**

Our professionals are compensated through an agreed upon salary and bonus. Since part of their bonus may be based on the assets brought under management through our Orchestra Service and/or overall firm profitability, they have the opportunity to earn more when increasing assets and investing in riskier investments to increase their overall performance. They can also affect profitability and potentially their bonus by increasing hourly revenues from our Duet Service.

Ask your financial professional: How are you compensated for the services you provide me?

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

Neither our firm nor our financial professionals have any legal or disciplinary history. Visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

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

### **Additional Information**

**You can find additional information about our services and request a copy of this relationship summary by visiting [www.symphonyfinancialplanning.com](http://www.symphonyfinancialplanning.com), emailing [info@symphonyfinancialplanning.com](mailto:info@symphonyfinancialplanning.com) or calling (530) 758-2885.**

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?