



FORM CRS- A SUMMARY OF YOUR ADVISORY RELATIONSHIP WITH ALPHA PLANNING AND FINANCIAL SERVICES, INC.
DECEMBER 2025

ITEM 1 – INTRODUCTION

Alpha Planning and Financial Services, Inc. (“Alpha Planning”), is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is essential for you to understand these differences. Free and simple tools are available to research firms and our Financial Professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

ITEM 2 - RELATIONSHIPS AND SERVICES

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

Alpha Planning offers investment advisory services to retail investors on a discretionary basis. In a discretionary account, you have granted written investment authority to your Financial Professional to execute purchase and sell orders in your advisory accounts without consulting with you first. You may limit our discretion, such as by imposing reasonable restrictions on investing in certain securities or groups of securities by notifying us in writing. If deemed appropriate, our Firm may utilize an independent third-party money manager to implement strategies and manage your account. Our Firm monitors your investment advisory accounts, and specific investments within your accounts, on an ongoing basis to align with your investment goals. This service is included as part of the Firm’s standard advisory services. Our Firm does not require a minimum in assets under management to initiate the advisory and asset management services. Financial planning services are available and are based on the extent and complexity of your individual family circumstances. In a standalone financial planning engagement, you will be required to select your own investment managers, custodian, and/or insurance companies for the implementation of our recommendations.

QUESTIONS TO 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?

[FOR MORE INFORMATION REFER TO OUR FIRM’S ADV PART 2A BROCHURE - ITEMS 4,7, 8, 13, & 16](#)

ITEM 3 - FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT

WHAT FEES WILL I PAY?

Our Firm receives a fee as compensation for providing investment advisory services on your account. All of our advisory clients are managed in our Wrap Fee Program which is an all-inclusive fee option. This means your advisory fee covers all retirement and financial planning advice, program transaction fees, including ticket charges, money manager fees, and other charges for trading and custody. Fees are assessed on all assets under management. When invested in a managed model there is typically a small percentage invested in cash as part of that model (i.e., 1%). That “cash” will be included in the AUM fee. Cash held in other types of accounts, such as a stand-alone money market, a “contribution distribution sleeve” or “non-managed” account (used for purposes of scheduled distributions or flexibility of withdrawals) is “not” included in the fee. Our investment management fees are based upon a percentage of assets under management. Our annual investment advisory fee will not exceed 2%, billed monthly in arrears. The fee calculation is based on the custodian’s reported average daily account during the current billing period. You pay the investment management fee even if we don’t buy or sell investments during the billing period. The more assets in your advisory account, the more you will pay in fees, and therefore, the Firm has an incentive to encourage you to increase the asset value in your account. Financial planning fees are fixed and range from \$1,500-\$5,000. The fee will be determined based on factors including the complexity of your financial situation, agreed upon deliverables, and whether you intend to implement any recommendations through Alpha Planning. 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.

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

- ☒ 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. Here are some examples to help you understand what this means. 1) Asset-based fees present a conflict because our Firm is incentivized by encouraging you to invest additional funds in your advisory accounts. Asset-based fee compensation also poses a conflict when: a) Advising you to rollover a 401(k) balance, when equivalent and less costly options are available if funds are left with the employer's fund manager. b) Advising against making a large charitable contribution to get a tax deduction (but decrease assets under management). Our Firm mitigates these conflicts by acting in the client's best interest. 2) Some of the products, services and other benefits provided by your custodians are used in servicing all of our Firm's advisory accounts and therefore may not directly benefit only your advisory account. If you have questions about whether any of these situations could apply to your investments, ask your Financial Professional or refer to our ADV Part 2A Brochure.

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

☒ How might your conflicts of interest affect me, and how will you address them?

FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEMS 5, 10, 11, 12, 14

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our Financial Professionals are compensated based on the revenue our Firm earns from our investment advisory fees. This compensation is based on the amount of assets they service, the amount of time spent, and the complexity required to meet the client's needs or revenue based on the recommendations provided by our Financial Professionals. While some of our Firm's Financial Professionals are engaged in outside business activities, we are required to disclose material outside business activities and any conflict it may pose to you. Our Firm supervises the business activities of our Financial Professionals through our compliance program. All Financial Professionals are required to follow a Code of Conduct to mitigate any conflicts to you.

FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEMS 5, 10, 11, 12 & 14

ITEM 4 - DISCIPLINARY HISTORY

DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

Yes. This incident involved a previous owner of the firm and has no current affiliation with the firm's current owner. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

☒ As a Financial Professional, do you have any disciplinary history? For what type of conduct?

FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 9

ADDITIONAL INFORMATION

For additional information about our investment advisory services visit the SEC's website at www.adviserinfo.sec.gov. Our firm's IARD number is: 130842. You may also contact us directly for up-to-date information and request a copy of the relationship summary at: (440) 519-0300.

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

☒ Who is my primary contact person? Is he or she an investment adviser or a representative of a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?