



Consolidated Planning Corporation
April 5, 2024
FORM CRS

Consolidated Planning Corporation is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ, and it is important for you, the retail investor, to understand the differences. Additionally, free, and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing. This document is a summary of the services and fees we offer to "retail" investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

What investment services and advice can you provide me?

We offer the following investment advisory services to retail investors: Financial Planning Services; Portfolio Management Services; and Selection of Other Advisers.

Account Monitoring: If you open an investment account with our firm, as part of our standard service we will monitor your investments on an ongoing basis.

Investment Authority: We manage investment accounts on a **discretionary** basis whereby **we will decide** which investments to buy or sell for your account. You may limit our discretionary authority (for example, limiting the types of securities that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing. We also offer **non-discretionary** investment management services whereby we will provide advice, but **you will ultimately decide** which investments to buy and sell for your account. You have an unrestricted right to decline to implement any advice provided by our firm on a non-discretionary basis. Our level of authority is determined at the beginning of our relationship with you in our advisory agreement and can be changed upon your request.

Investment Offerings: We primarily offer advice on mutual funds and equity securities; however, we may advise you on various types of investments based on your stated goals and objectives or held in your portfolio.

Account Minimums and Requirements: In general, we require a minimum account size to open and maintain an advisory account, which may be waived in our discretion.

Additional Information: Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A Items 4 and 7 by clicking this link [ADV Part 2](#).

Key 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?**

What fees will I pay?

The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services.

- **Asset Based Fees:** For portfolio management services, we charge ongoing asset-based fees (i.e., fees based on the value of your assets that we manage). Because these fees are based on the value of your assets, the more assets there are in your advisory account, the more you will pay in fees. Therefore, we have an incentive to encourage you to increase the assets in your account. Our asset-based fees are charged quarterly in arrears.
- **Fixed and Hourly Fees:** For financial planning services, we generally charge a negotiable fixed fee ranging from \$500 to \$20,000 based on your circumstances and the complexity of the services requested; however, there may be certain circumstances where we offer financial plans for individuals requiring highly complex financial planning with fees up to \$100,000. Alternatively, we may provide these services at an hourly rate of \$275/hour. One-half of the estimated financial planning fee is due upon execution of contract and the remaining balance is due upon completion of the contracted services.
- **Third-Party Advisory Fees:** Our services also include the selection of other advisers, which offers clients the opportunity to participate in wrap fee programs. Clients pay an ongoing asset-based fee at the end of each quarter for participating in wrap fee programs. Fees associated with the wrap fee program will include most transaction costs and fees to a broker-dealer or bank that has custody of these assets, and therefore are higher than a typical asset-based advisory fee.

Other Fees and Costs: Custodians and some investments impose additional fees that will reduce the value of your investments over time. Examples of the most common other fees and costs include account maintenance fees; fees related to mutual funds and exchange-traded funds; billing on cash reserves; fees related to variable annuities, including surrender charges; transaction charges when purchasing or selling securities; and other product-level fees associated with your investments.

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. More detailed information about our fees and costs is included in our Form ADV Part 2A Item 5.

Key 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 is an example to help you understand what this means.

- ***Third-Party Payments:*** Persons providing advice on behalf of our firm are registered representatives with a broker-dealer. They receive compensation in connection with the purchase and sale of securities or other investment products. The compensation is separate and in addition to our advisory fees. Additionally, persons providing investment advice on behalf of our firm are licensed as independent insurance agents. They earn commission-based compensation for selling insurance products. Insurance commissions are separate and in addition to our advisory fees. This practice presents a conflict of interest in that it provides our IARs an incentive to recommend investment products and/or insurance products based on the additional compensation they will receive rather than solely based on your needs.

Refer to our Form ADV Part 2A by clicking this link [ADV Part 2](#) to help you understand what conflicts exist.

Key Questions to Ask Your Financial Professional

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

How do your financial professionals make money?

Our Company and the financial professionals servicing your account(s) are compensated by us in the following ways: Salary, Bonus, and Product Sales Commissions. Financial professionals' compensation is based on the amount of client assets they service, the products sold (i.e., differential compensation), and the revenue the firm earns from the person's services or recommendations.

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

No, our firm and our financial professionals currently do not have any legal or disciplinary history to disclose. Visit Investor.gov/CRS for a free and simple research tool.

Key Questions to Ask Your Financial Professional

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

You can find additional information about your investment advisory services and request a copy of the relationship summary at (404)892-1995 or click the link provided [ADV Part 2](#).

Key Questions to 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?**