

Treasure Coast Financial Planning, Inc.
Customer Relationship Summary
June 2020

Item 1. Introduction

Treasure Coast Financial Planning, Inc. (“TCFP”) is an investment adviser registered with the U.S. Securities and Exchange Commission. Investment advisory and brokerage services and fees differ; therefore, it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about investment advisers, broker-dealers, and investing.

Item 2. Relationships and Services

“What investment services and advice can you provide me?”

Description of Services and Monitoring

We provide investment advisory services to retail investors, including ongoing asset management, financial planning, hourly consulting, and tax preparation (non-securities related business). For clients to whom we provide asset management services, we offer fee plus transaction accounts, which we monitor as part of an ongoing process. As part of our standard services, each investment adviser representative (“IAR”) reviews their client accounts regularly and formally meets with clients at least annually or at their request. Factors that trigger reviews include contributions or withdrawals of cash from a client’s account, a substantial change in the market value of assets under management, a client’s request for information regarding the performance or structure of an account, and changes necessary to rebalance the portfolio to maintain client objectives and desired asset mix. For clients to whom we provide financial planning services, we conduct reviews on an “as needed” basis triggered by the client’s request. We may also suggest financial planning reviews when triggered by a change in your financial situation and/or investment needs.

Investment Authority

TCFP offers our asset management accounts on a **discretionary** basis. Discretionary asset management allows us the limited authority to buy and sell investments in your account without asking you each time a transaction is placed. Our level of authority is determined at the beginning of our relationship with you in our advisory agreement but can be changed upon request.

Investment Offerings

While we can advise on any investment asset, our investment recommendations are primarily related to investments in mutual funds, Exchange Traded Funds, equities, bonds, and variable annuities. As a condition for starting and maintaining a relationship, we generally impose a minimum portfolio size of \$500,000 which we may waive at our discretion. Additionally, our tax preparation services have minimum fees beginning at \$250 for Federal 1040s and \$525 for Federal 1041s.

Additional Information

For additional Information, please see our Form ADV Part 2A (with special emphasis on Items 4, 7, and 16). [Form ADV Part 2 A](#)

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?

Item 3. Fees, Costs, Conflicts, and Standard of Conduct

“What fees will I pay?”

TCFP’s fees are based on the type(s) of service(s) we provide.

For asset management, we charge a tiered ongoing asset-based fee at the end of each quarter, in advance. The fee is charged as a percentage of your assets that we manage. The more assets there are in your advisory account, the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account.

Financial planning services are generally provided in connection with our asset management services at a reduced charge. However, for stand-alone financial planning services we offer three levels of service for a fixed fee. In addition, we charge an hourly fee for consulting services. All fees are mutually agreed upon at the beginning of the engagement.

We also offer Individual Federal 1040 Income Tax return preparation services that are billed hourly beginning at the minimum fees described above.

Other Fees and Costs: Some investments, such as mutual funds and variable annuities, impose additional fees that will reduce the value of your investments over time. Those fees may include mutual fund expenses and surrender charges. You may also pay other fees to the custodian of your assets. These include, but may not be limited to, ticket charges on transactions, fees for wire transfers, stop payments, IRA maintenance, duplicate check or statement copies, overnight deliveries, returned checks, and asset transfers.

* Consider asking your financial professional these questions.

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Additional Information: You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce the 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 are included in our Form ADV Part 2A (Items 5.A - D.) [Form ADV Part 2A](#)

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?”

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.

For example, our primary custodian for retail investors provides certain research or other investment management tools without charge for maintaining client assets with them. The receipt of such economic benefits by us or our IARs in and of itself creates a potential conflict of interest and may indirectly influence our choice of a particular custodian for custody and brokerage services. To address these potential conflicts of interest, we have developed and implemented a Compliance Program, which includes a review of the services and execution quality we receive from the custodians we recommend. These arrangements and additional information about other conflicts of interest are discussed in more detail in our [Form ADV Part 2A](#)

“How else does your firm make money and what conflicts of interest do you have?”

We only generate revenues from our asset management, financial planning, and tax services as described above.

Conversation Starter*

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

“How do your financial professionals make money?”

Our financial professionals are compensated through salaries and/or a portion of revenue we receive for the advisory services we provide. Additionally, as an independently owned investment adviser, our owner receives compensation based on the revenues generated by our firm for its advisory services. The portion paid to your financial professional generally does not vary based on the type of investments that are recommended.

Item 4. Disciplinary History

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

No – Neither the Firm nor any of our financial professionals have a disciplinary history. We invite you to visit Investor.gov/CRS for a free and simple search tool to research our Firm and financial professionals.

Conversation Starters*

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

Item 5. Additional Information

We encourage you to seek out additional information about our investment advisory services in our Form ADV Brochure on Investor.gov or adviserinfo.sec.gov. Alternatively, you can call TCFP toll-free at (800) 723-8020 to speak with us directly.

Conversation Starters*

- 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?