



Jon Cain Financial Planning, PLC
“Independent Advice for Independent Folks”

Form CRS - Client Relationship Summary

27 January 2024

INTRODUCTION

Jon Cain Financial Planning, PLC is an investment adviser registered with the Securities and Exchange Commission. It is important that you, the client, understand how brokerage and investment advisory services and fees differ. There are free and simple tools available to research firms and financial professionals at www.Investor.gov/CRS, which also provides educational materials about investment advisers, broker-dealers, and investing.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

Jon Cain Financial Planning, PLC offers three types of Financial Planning Services: Comprehensive Financial Planning, Financial Fine Tuning, and Rocket Science Review. For each type, we gather information from you and together, we develop a strategy to meet your overall financial objectives. You retain absolute discretion over all implementation decisions and are under no obligation to act upon any of our recommendations; the ultimate decision regarding the purchase or sale of investments lies with you. We do not offer any Asset Management and therefore exert no authority, discretionary or otherwise, directly over any clients accounts or assets.

Additional information about our advisory services is located in Item 4 of our Firm Brochure which is located at <https://adviserinfo.sec.gov/firm/brochure/328838>.



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WHAT FEES WILL I PAY?

For Comprehensive Financial Planning and Rocket Science Review, you will pay an hourly fee of \$200.00 per hour. Our fee is non-negotiable, and you will be required to pay a non-refundable retainer of 25%, up to \$1,000.00, of the estimated total hours for the planning engagement, prior to any data gathering.

The fee for Financial Fine Tuning is a one-time, flat \$249.00 due at the time of the signing of our agreement. The fee is non-refundable.

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.

Additional information about our fees is in Item 5 of our Firm Brochure which is located at <https://adviserinfo.sec.gov/firm/brochure/328838>.

WHAT ARE YOUR LEGAL OBLIGATIONS TO ME WHEN ACTING AS MY INVESTMENT ADVISOR? HOW ELSE DOES YOUR FIRM MAKE MONEY AND WHAT CONFLICTS OF INTEREST DO YOU HAVE?

When we act as your investment adviser, we are your fiduciary, and we have to act in your best interest and not put our interest ahead of yours. We only make money through your direct payment of our fees. Because we have no Assets Under Management, and you are solely responsible for executing your transactions, we therefore have no conflicts of interest in the way we make money from any relationship with any broker-dealer or custodian firm.

Additional information about our conflicts of interest is in Item 10 of our Firm Brochure which is located at <https://adviserinfo.sec.gov/firm/brochure/328838>.

HOW DO YOU FINANCIAL PROFESSIONALS MAKE MONEY?

Our financial professionals are compensated based on the revenue our firm earns from fees for advisory services.



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

No. Please visit www.Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

ADDITIONAL INFORMATION

You can find additional information about our services and request a copy of the relationship summary by visiting www.joncain.financial, emailing us at joncain.email@gmail.com, or calling 480-238-3585. You can also find information at <https://adviserinfo.sec.gov/firm/brochure/328838>.

Great questions to ask us:

- 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 those qualifications mean?
- Help me understand how these fees and costs may 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?
- How might your conflicts of interest affect me, and how will you address them?
- As a financial professional, do you have any disciplinary history?
- For what type of conduct?
- 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?