



Relationship Summary (Form CRS)

Update 03/15/26

Fiduciary Planners (referred to as “we” “us” or “our”), is registered with the State of California as an investment adviser. As you have different choices when it comes to your investment solutions, we feel that it is important for you to understand how brokerage and investment advisory services and fees differ so you can carefully consider which types of accounts and services are right for you. To help you research firms and financial professionals, you can access free and simple tools available at [Investor.gov/CRS](https://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 principal advisory services include financial planning services, portfolio management services, investment consulting and portfolio review services, pension consulting services, and selection of other third-party advisers. We will meet with you to understand your current financial situation, investment goals, objectives, and risk tolerance. Based on what we learn, we will provide advisory services that are appropriate for you and that will address your financial needs, including recommending appropriate asset allocation and advisory services. We will regularly monitor your account on a quarterly ongoing basis to meet your changing needs and to align with your investment goals and objectives. We offer investment advice on a non-discretionary basis, which means we will discuss and agree before any changes are made in your account. You will sign an advisory agreement which will remain in place until our relationship is terminated. There is no stated minimum account size to open and maintain an advisory account.

More detailed information about our advisory services can be found in Items 4, 5 and 7 of our Form ADV, Part 2A brochure which is available on our Website at <https://www.fiduciaryplanners.net/disclosures>



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 those qualifications mean?*

What fees will I pay?

Personal Wealth Management fees are based on many factors including total wealth under advisement (TWA) as well as an evaluation of each client’s unique financial situation, including tax, business, real estate, crypto, and other family complexities. Personal Wealth Management fees are a “fixed annual fee” and are paid monthly or quarterly in advance. We derive at a negotiated fixed Personal Wealth Management fee by first reviewing your net worth and calculate .25% as a starting point. We will also review “investable assets” (generally liquid assets invested with custodians and or available to be invested with a custodian), and calculate what the fee would be assuming an industry average of 1%. These two formulas will outline a possible range for the fee, at which time, the additional factors of complexity of situation, time, value of experience, expected work and analysis, and interaction with other advisors will be looked at to negotiate a fixed Personal Wealth Management fee. There is no stated minimum Personal Wealth Management fees. Fees may be paid 6 months in advance, but not more often, and in no circumstances will we require prepayment of a fee more than six months in advance and in excess of \$500.

For Fiduciary Planners clients who pay a fixed Personal Wealth Management fee (see above), Portfolio Management Services are included in the fee. No other fee will be charged since the Personal Wealth Management fee includes portfolio management and consulting of all investments and net worth.

For clients who desire Portfolio Management Services only, the fee is negotiated, not to exceed 1.5% annually of the assets under the management of Fiduciary Planners. This service would exclude all other financial planning and other services that are included with the Personal Wealth Management Agreement.

At our discretion, and your client’s written approval, we may combine the account values of family members as part of the overall Personal Wealth Management fee.



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The designated broker-dealer/custodian that holds your assets can charge you a transaction fee when we buy or sell an investment for you. These transaction fees are in addition to our advisory fee for our advisory service. You could also pay charges imposed by the custodian holding your accounts for certain investments and maintaining your account. Some investments, such as mutual funds and ETFs charge additional fees that will reduce the value of your investments over time.

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 more information about our fees and overall costs, please see Item 5 of our Form ADV, Part 2A brochure which is available on our Website at <https://www.fiduciaryplanners.net/disclosures> or the SEC's [Investment Adviser Public Disclosure website](#).

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 will receive compensation for an insurance product that we recommend, including health insurance and fixed indexed annuities. We will also receive commissions for products sold through Pre-Paid Legal Services, Inc. In addition, we could receive compensation from third-party managers. These compensation arrangements give us an incentive to recommend certain products over other products for which we may receive less compensation. We do not maintain any proprietary products, revenue sharing arrangements on investments or engage in principal trading.



Questions to ask your financial professional:

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

Additional information about our conflicts of interest can be found on our Form ADV Part 2A Brochure at <https://fiduciaryplanners.net/disclosures>

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

We are required to disclose the facts of any legal or disciplinary events that are material to a client's evaluation of our advisory business or the integrity of our management. We do not have any disclosure events involving a criminal or civil action in a domestic, foreign, or military court of competent jurisdiction; an administrative proceeding before the SEC, or any other federal or state regulatory agency, or any foreign financial regulatory authority; or a self-regulatory organization (SRO) proceeding. All disciplinary activity can be viewed on <https://adviserinfo.sec.gov/> by searching CRD 336670

Additional Information

Additional information about us and our advisory services can be found at <https://fiduciaryplanners.net>. You can also visit the SEC's [Investment Adviser Public Disclosure website](#) by searching by our name or by our CRD#336670. You can also contact us via email at aj@fiduciaryplanners.net or contact us directly at (714) 421-3023 to talk with our financial professionals or support staff or to request an up-to-date information or a copy of this relationship summary.



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?*