



January 22, 2024

Item 1 – Introduction

Plan of Care Advising LLC (“Plan of Care”, “we”, or “us”) is an investment adviser registered in the State of Alabama. Investment advisory services and compensation structures differ from those of registered broker-dealers and it is important that you understand these differences. Free and simple tools are provided at www.investor.gov/crs that allow you to research firms and financial professionals and provides education regarding investment advisers, broker-dealers, and investing.

Item 2 – Relationships and Services

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

Plan of Care offers financial education/advice, investment management, financial planning and employee benefits plan services. Before entering an adviser-client relationship we will discuss which services are right for your situation. Once a relationship is established, we will meet regularly to discuss your financial situation, update your information, calibrate our plan and investment strategies based off the most up to date information, and see if your goals have changed. We manage your assets on a discretionary basis, meaning you grant us discretionary authority to buy, sell, and trade assets, within your risk tolerance and adhering to any restrictions you have in place, without requiring prior authorization. We do not limit the types of investments on which we advise and there are no account minimums or asset requirements to become a client.

Conversation starter

- 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 Standards of Conduct Item

WHAT FEES WILL I PAY?

We receive compensation based on the value of assets we manage and/or an hourly fee. These fees are discussed in detail in our [Form ADV](#) under “Item 5 – Fees and Compensation”. Fees for assets under management (AUM) are fees based on a percentage of the assets Plan of Care manages. Example: a 1% AUM fee on \$100,000 is an annual fee of \$1,000. This fee is billed monthly in arrears based on the daily value of the assets. Each client receives a detailed invoice monthly from our custodian Altruist and we review these fees to ensure accuracy, per regulation, on an intermittent basis. Clients can choose hourly billing, at a rate of \$185/hr, for certain services not including asset management (building a one-time financial plan, one on one consultations when not in an AUM agreement, etc.)

In choosing to be a fiduciary, we are required to always put the best interests of our clients ahead of our own. Therefore, we make every attempt to eliminate any potential conflicts of interest. When that is impossible, we are required to disclose such conflicts. One that exists within an AUM model, since it is based on a percentage of assets, is that our fee increases as assets in a client’s account increase. This creates an incentive for the adviser to encourage the client to increase funds within their account.

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.

Conversation starter

- 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?

Standard of Conduct

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.

Conversation starter

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

Additional Information

- Please visit www.investor.gov/crs for a free and simple search tool to research our firm and our financial professionals
- For additional information regarding our advisory services, see our ADV Brochure, available for free upon request, or located on the [Investment Advisor Public Disclosure \(IAPD\)](#)

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Advisers with Plan of Care are compensated based on the amount of assets they manage and any hourly fees they bill for services rendered. Any hourly fees will be agreed upon prior to the adviser beginning the billable work. We do not bill for initial consultations (otherwise referred to as “Discovery Meetings”). Our advisers do not receive any compensation from any source other than their clients and do not receive commissions on any investment vehicles we buy on behalf of our clients within their account(s).

4 – Disciplinary History Item

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

No. None of the financial professionals at Plan of Care have any reportable legal or disciplinary history. Please visit www.investor.gov/crs for a free and simple search tool to research our firm and our financial professionals

Conversation starter

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

5 – Additional Information

A copy of our most up to date *Relationship Summary* as well as our most up to date Form ADV are located on our website www.planofcareadvising.com. Our Form ADV is also available by visiting the [IAPD](#). You can contact us directly at 205.336.1768 to obtain a free copy of both. Again, we encourage you to visit www.investor.gov/crs for a simple and free search tool to that allow you to research firms and financial professionals and provides education regarding investment advisers, broker-dealers, and investing.