

## Item 1: Cover Page



**PLAN FOR IT FINANCIAL**

EXPLORATION | IDEATION | PERSONALIZATION

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### **Form ADV Part 2A – Firm Brochure**

Dated October 2, 2024

This Brochure provides information about the qualifications and business practices of Plan For It Financial, LLC. If you have any questions about the contents of this Brochure, please contact us at (781) 808-2349. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Plan For It Financial, LLC is a registered investment adviser. Registration does not imply a certain level of skill or training.

Additional information about Plan For It Financial, LLC also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov), which can be found using the firm's identification number, 326809.

## Item 2: Material Changes

Plan For It Financial, LLC is required to indicate any material changes from its last filing. Since the last filing dated January 3, 2024, the firm's primary business mailing address has been changed.

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## Item 4: Advisory Business

### **Description of Advisory Firm**

Plan For It Financial, LLC is an Investment Adviser principally located in the state of Massachusetts. We are a limited liability company founded in April 2023 Plan For It Financial, LLC became registered in 2023. Christopher Lazzaro is the principal owner and Chief Compliance Officer (“CCO”).

As used in this brochure, the words “PFIF”, “we”, “our firm”, “Advisor” and “us” refer to Plan For It Financial, LLC and the words “you”, “your” and “Client” refer to you as either a client or prospective client of our firm.

### **Types of Advisory Services**

PFIF is a fee-only firm, meaning the only compensation we receive is from our Clients for our services. From time to time, PFIF recommends third-party professionals such as attorneys, accountants, tax advisors, insurance agents, or other financial professionals. Clients are never obligated to utilize any third-party professional we recommend. PFIF is not affiliated with nor does PFIF receive any compensation from third-party professionals we may recommend.

### **Financial Planning Services**

Financial planning involves an evaluation of a Client's current and future financial state by using currently known variables to predict future cash flows, asset values, and withdrawal plans. The key defining aspect of financial planning is that through the financial planning process, all questions, information, and analysis will be considered as they affect and are affected by the entire financial and life situation of the Client. Clients purchasing this service will receive a written report, providing the Client with a detailed financial plan designed to help achieve the Client's stated financial goals and objectives.

In general, the financial plan will address some or all of the following areas of concern. The Client and PFIF will work together to select specific areas to cover. These areas may include, but are not limited to, the following:

- **Cash Flow and Debt Management:** We will conduct a review of your income and expenses to determine your current surplus or deficit along with advice on prioritizing how any surplus should be used or how to reduce expenses if they exceed your income. Advice may also be provided on which debts to pay off first based on factors such as the interest rate of the debt and any income tax ramifications. We may also recommend what we believe to be an appropriate cash reserve that should be considered for emergencies and other financial goals, along with a review of accounts (such as money market funds) for such reserves, plus strategies to save desired amounts.
- **College Savings:** Includes projecting the amount that will be needed to achieve college or other post-secondary education funding goals, along with advice on ways for you to save the desired amount. Recommendations as to savings strategies are included, and, if needed, we will review your financial picture as it relates to eligibility for financial aid or the best way to contribute to children and grandchildren (if appropriate).
- **Employee Benefits Optimization:** We will provide review and analysis as to whether you, as an employee, are taking the maximum advantage possible of your employee benefits. If you are a business owner, we will consider and/or recommend the various benefit programs that can be structured to meet both business and personal retirement goals.

- **Estate Planning:** This usually includes an analysis of your exposure to estate taxes and your current estate plan, which may include whether you have a will, powers of attorney, trusts, and other related documents. Our advice also typically includes ways for you to minimize or avoid future estate taxes by implementing appropriate estate planning strategies such as the use of applicable trusts. We always recommend that you consult with a qualified attorney when you initiate, update, or complete estate planning activities. We may provide you with contact information for attorneys who specialize in estate planning when you wish to hire an attorney for such purposes. From time-to-time, we will participate in meetings or phone calls between you and your attorney with your approval or request.
- **Financial Goals:** We will help Clients identify financial goals and develop a plan to reach them. We will identify what you plan to accomplish, what resources you will need to make it happen, how much time you will need to reach the goal, and how much you should budget for your goal.
- **Insurance:** Review of existing policies to ensure proper coverage for life, health, disability, long-term care, liability, home, and automobile.
- **Investment Analysis:** This may involve developing an asset allocation strategy to meet Clients' financial goals and risk tolerance, providing information on investment vehicles and strategies, reviewing employee stock options, as well as assisting you in establishing your own investment account at a selected broker/dealer or custodian. The strategies and types of investments we may recommend are further discussed in Item 8 of this brochure.

- **Retirement Planning:** Our retirement planning services typically include projections of your likelihood of achieving your financial goals, typically focusing on financial independence as the primary objective. For situations where projections show less than the desired results, we may make recommendations, including those that may impact the original projections by adjusting certain variables (e.g., working longer, saving more, spending less, taking more risk with investments).

If you are near retirement or already retired, advice may be given on appropriate distribution strategies to minimize the likelihood of running out of money or having to adversely alter spending during your retirement years.

- **Risk Management:** A risk management review includes an analysis of your exposure to major risks that could have a significant adverse impact on your financial picture, such as premature death, disability, property and casualty losses, or the need for long-term care planning. Advice may be provided on ways to minimize such risks and about weighing the costs of purchasing insurance versus the benefits of doing so and, likewise, the potential cost of not purchasing insurance (“self-insuring”).
- **Tax Planning Strategies:** Advice may include ways to minimize current and future income taxes as a part of your overall financial planning picture. For example, we may make recommendations on which type of account(s) or specific investments should be owned based in part on their “tax efficiency,” with the consideration that there is always a possibility of future changes to federal, state or local tax laws and rates that may impact your situation.

We recommend that you consult with a qualified tax professional before initiating any tax planning strategy, and we may provide you with contact information for accountants or attorneys who specialize in this area if you wish to hire someone for such purposes. We will participate in meetings or phone calls between you and your tax professional with your approval.

Financial Planning Services are offered on a Project-Based and/or via an Ongoing engagement:

***Ongoing Financial Planning.*** This service involves working one-on-one with a financial planner (“planner”) over an extended period of time. Through this ongoing arrangement, Clients are expected to collaborate with the planner to develop and assist in the implementation of their financial plan (the “plan”). The planner will monitor the plan, recommend any appropriate changes and ensure the plan is up-to-date as the Client’s situation, goals, and objectives evolve.

Upon engaging the firm for financial planning, PFIF is responsible for obtaining and analyzing all necessary qualitative and quantitative information from the Client that is essential to understanding the Client’s personal and financial circumstances; helping the Client identify, select, and prioritize certain financial goals while understanding the effect that pursuing one goal may have on other potential goals; assessing the Client’s current course of action and alternative courses of action to identify required changes that provide the best opportunity for the client to meet their financial goals; developing & presenting financial planning recommendations based on the aforementioned actions while including all information that was required to be considered in preparing the recommendations; and ongoing monitoring of the Client’s progress toward the goals and objectives that the recommendations are based around. These components all require in-depth communication with the Client in order for the planner to establish a financial plan and implementation strategy that provides the Client with the most appropriate options in pursuing their established goals and objectives.

***Project-Based Financial Planning.*** We provide project-based financial planning services on a limited scope one-time engagement. Project-Based Financial Planning is available for Clients looking to address specific questions or issues. The Client may choose from one or more of the above topics to cover or other areas as requested and agreed to by PFIF. For Project-Based Financial Planning, the Client will be ultimately responsible for the implementation of the financial plan.

### **Client Tailored Services and Client Imposed Restrictions**

We tailor the delivery of our services to meet the individual needs of our Clients. We consult with Clients initially and on an ongoing basis, through the duration of their engagement with us, to determine risk tolerance, time horizon and other factors that may impact the Clients’ investment and/or planning needs.

Clients are able to specify, within reason, any restrictions they would like to place as it pertains to individual securities and/or sectors that will be advised on or recommended. All such requests must be provided to PFIF in writing. PFIF will notify Clients if they are unable to accommodate any requests.

### **Wrap Fee Programs**

We do not participate in wrap fee programs.

### **Assets Under Management**

PFIF does not manage Client’s assets.

## Item 5: Fees and Compensation

Please note, unless a Client has received this brochure at least 48 hours prior to signing an Advisory Contract, the Advisory Contract may be terminated by the Client within five (5) business days of signing the Advisory Contract without penalty.

How we are paid depends on the type of advisory services we perform. Below is a brief description of our fees, however, you should review your executed Advisory Contract for more detailed information regarding the exact fees you will be paying. No increase to the agreed-upon advisory fees outlined in the Advisory Contract shall occur without prior Client consent.

### **Ongoing Financial Planning**

We charge a recurring fixed fee for Ongoing Financial Planning. Fees are paid monthly in arrears, ranging from \$400 - \$700. The fee range is dependent upon variables including the specific needs of the Client, complexity, estimated time, research, and resources required to provide services to you, among other factors we deem relevant. Fees are negotiable and the final agreed upon fee will be outlined in your Advisory Contract.

PFIF collects an initial fee of \$3,500 - \$7,500. The initial fee covers the initial construction of the comprehensive financial plan. This work will commence immediately after the fee is paid, and the length of time required to complete and deliver the plan is dependent on several factors including the needs of the Client, the Client's ability to provide any necessary information and documentation, as well as the complexity of their financial situation. Advisor may reduce or waive the initial fee at the Advisor's discretion. At no time do we require prepayment of \$500 or more six months or more in advance of rendering the services.

### **Project-Based Financial Planning**

PFIF charges either a fixed or hourly fee for Project-Based Financial Planning. Fixed fee rates range between \$3,500 - \$7,500. Our hourly rate is \$350.

The fee range is dependent upon variables including the specific needs of the Client, complexity, estimated time, research, and resources required to provide services to you, among other factors we deem relevant. Fees are negotiable and the final agreed upon fee will be outlined in your Advisory Contract. 50% of this fee is collected in advance with the remainder due upon completion of the services. PFIF will not bill an amount above \$500 more than 6 months or more in advance of rendering the services.

### **Fee Payment**

Fees are paid by electronic funds transfer (EFT) or check. We use an independent third party payment processor in which the Client can securely input their banking information and pay their fee. We do not have access to the Client's banking information at any time. The Client will be provided with their own secure portal in order to make payments.

### **Other Types of Fees and Expenses**

When implementing an investment recommendation, the Client may incur additional fees such as brokerage commissions, transaction fees, and other related costs and expenses. Clients may incur certain charges imposed by broker-dealers, and other third parties such as custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer, and electronic fund fees, and other fees and taxes on brokerage accounts and securities

transactions. Mutual fund and exchange-traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees, and commissions are exclusive of and in addition to our fee, and we shall not receive any portion of these commissions, fees, and costs.

Clients may incur fees from third-party professionals such as accountants and attorneys that PFIF may recommend, upon Client request. Such fees are separate and distinct from PFIF's advisory fees.

### **Terminations and Refunds**

For Ongoing Financial Planning services, the Advisory Contract may be terminated with written notice at least 30 calendar days in advance. In the event of early termination prior to the initial plan being delivered, fees will be prorated based on the amount of work completed and any unearned fees will be refunded to the Client. For fees paid in arrears, Client shall be charged a pro-rata fee based upon the number of days in the billing period up to the date of termination.

For Project-Based Financial Planning services, this service is not an ongoing engagement, thus upon receipt of the final fees, the Advisory Contract will automatically be terminated. Clients may terminate at any time provided written notice. If fees are paid in advance, a prorated refund will be given, if applicable, upon termination of the Advisory Contract for any unearned fee. For fees paid in arrears, Client shall be charged a pro-rata fee based upon the percentage of the work done up to the date of termination.

### **Sale of Securities or Other Investment Products**

Advisor and its supervised persons do not accept compensation for the sale of securities or other investment products including asset-based sales charges or service fees from the sale of mutual funds.

## **Item 6: Performance-Based Fees and Side-By-Side Management**

We do not offer performance-based fees and do not engage in side-by-side management.

## **Item 7: Types of Clients**

We provide financial planning services to individuals and high net-worth individuals.

We do not have a minimum account size requirement.

## **Item 8: Methods of Analysis, Investment Strategies, and Risk of Loss**

Below is a brief description of our methods of analysis and primary investment strategies when we provide securities recommendations in the context of a financial plan.

### **Methods of Analysis**

PFIF will first gather and consider information regarding several factors including:

- current financial situation,
- current and long-term needs,
- investment goals and objectives,
- level of investment knowledge,
- tolerance and appetite for risk, and



- restrictions, if any, on the management of your portfolio.

In addition to PFIF's own research, the firm's recommendations may also be drawn from research sources that include financial publications, investment and portfolio analysis software, materials from outside sources, annual reports, prospectuses, and other regulatory filings. We make asset allocation and investment recommendations based on these and other factors. We will discuss with you how, in our best judgment, to meet your objectives while at the same time seeking a prudent level of risk exposure.

### **Investment Strategies**

Generally, our investment advice is based on a globally diversified, passive investing strategy involving a long-term, disciplined approach that manages risk through appropriate asset allocation. Above all, we focus on low-cost investments such as ETFs and index funds with low expense ratios. However, we recognize that each client's needs and goals are different; subsequently portfolio strategies and underlying investment vehicles may vary. Passive investing involves building portfolios that are comprised of various distinct asset classes.

The asset classes are weighted in a manner to achieve a desired relationship between correlation, risk, and return. Passive investment management is characterized by low portfolio expenses (i.e. the funds inside the portfolio have low internal costs), minimal trading costs (due to infrequent trading activity), and relative tax efficiency (because the funds inside the portfolio are tax efficient and turnover inside the portfolio is minimal).

In contrast, active management involves a single manager or managers who employ some method, strategy, or technique to construct a portfolio that is intended to generate returns that are greater than the broader market or a designated benchmark. Typically, actively managed mutual funds have higher portfolio expenses and trading costs due to more frequent trading activity, and as a result tend to be less tax-efficient.

We will strive to recommend portfolios that are diversified, tax-efficient, and utilize low-cost investments whenever practical. Although it is common to find a broad range of index mutual funds and ETFs within a portfolio, certain accounts may necessitate holding actively-managed mutual funds, individual equity and fixed income holdings, among others, to create as broad a diversification as necessary to meet demands of the portfolio.

### **Material Risks Involved**

PFIF does not provide investment management, however investment recommendations may be made as part of the financial planning services. All investing strategies we offer involve risk and may result in a loss of your original investment which you should be prepared to bear. Many of these risks apply equally to stocks, bonds, commodities, and any other investment or security. Material risks associated with our investment strategies are listed below.

**Market Risk.** When an industry or the stock market as a whole falls, it can cause the prices of individual stocks to fall indiscriminately. This is also called systematic risk.

**Strategy Risk.** The Adviser's investment strategies and/or investment techniques may not work as intended.

**Legal or Legislative Risk.** Legislative changes or Court rulings may impact the value of investments, or the securities' claim on the issuer's assets and finances.

**Inflation Risk.** Inflation may erode the buying power of your investment portfolio, even if the dollar value of your investments remains the same.

**Company Risk.** When investing in securities, there is always a certain level of company or industry-specific risk that is inherent in each company or issuer. This is also referred to as unsystematic risk and can be reduced through

appropriate diversification. There is the risk that the company will perform poorly or have its value reduced based on factors specific to the company or its industry.

**Firm Research.** When research and analyses are based on commercially available software, rating services, general market and financial information, or due diligence reviews, PFIF firm is relying on the accuracy and validity of the information or capabilities provided by selected vendors, rating services, market data, and the issuers themselves. PFIF makes every effort to determine the accuracy of the information. However, it cannot guarantee the accuracy of all information it has researched or provided, which may or may not affect investment recommendations.

**Currency Risk.** Investments in companies headquartered outside the United States are subject to fluctuations in the value of the dollar against the currency of the investments originating country. This is also referred to as exchange rate risk.

**Interest Rate Risk.** Bond (fixed income) prices generally fall when interest rates rise, and the value may fall below par value or the principal investment. The opposite is also generally true: bond prices generally rise when interest rates fall. In general, fixed income securities with longer maturities are more sensitive to these price changes. Most other investments are also sensitive to the level and direction of interest rates.

**Liquidity Risk.** The inability to readily buy or sell an investment for a price close to the true underlying value of the asset due to a lack of buyers or sellers. While certain types of fixed income are generally liquid (i.e., bonds), there are risks which may occur such as when an issue trading in any given period does not readily support buys and sells at an efficient price. Conversely, when trading volume is high, there is also a risk of not being able to purchase a particular issue at the desired price.

**Credit Risk.** The potential risk that an issuer would be unable to pay scheduled interest or repay principal at maturity, sometimes referred to as “default risk.” Credit risk may also occur when an issuer’s ability to make payments of principal and interest when due is interrupted. This may result in a negative impact on all forms of debt instruments, as well as funds or ETF/ETN share values that hold these issues. Bondholders are creditors of an issuer and have priority to assets before equity holders (i.e., stockholders) when receiving a payout from liquidation or restructuring. When defaults occur due to bankruptcy, the type of bond held will determine seniority of payment.

**Reinvestment Risk.** In a declining interest rate environment, investors may have to reinvest interest income or principal at a lower interest rate.

**Duration Risk.** Duration is a measure of a bond’s sensitivity to interest rate changes, expressed in years to be repaid by its internal cash flow (interest payments). Bonds with longer durations carry more risk and have higher price volatility than bonds with shorter durations.

### **Risks Associated with Securities**

Apart from the general risks outlined above which apply to all types of investments, specific securities may have other risks.

**Exchange Traded Fund and Mutual Fund Risk.** ETFs/ETNs or mutual funds may carry additional expenses based on their share of operating expenses and certain brokerage fees, which may result in the potential duplication of certain fees. The risk of owning an ETF/ETN or mutual fund also generally reflects the risks of their underlying securities.

**Exchange Traded Fund Risks.** Like traditional mutual funds, ETFs charge asset-based fees, but they generally do not charge initial sales charges or redemption fees and investors typically pay only customary brokerage fees to buy and sell ETF shares. The fees and costs charged by ETFs held in client accounts will not be deducted from the compensation the client pays the firm. ETF shares may trade above or below their net asset value (NAV), and a

client account could lose money investing in an ETF if the prices of the securities owned by the ETF go down. In addition, the cost of owning shares of the ETF may exceed those a client would incur by directly investing in the underlying securities. ETFs are subject to these additional risks:

**Asset Class Risk.** Securities and other assets in an ETF's Underlying Index or in the ETF's portfolio may underperform in comparison to the general financial markets, a particular financial market or other asset classes.

**Authorized Participant Concentration Risk.** Only an Authorized Participant may engage in creation or redemption transactions directly with an ETF. The ETF has a limited number of institutions that may act as Authorized Participants on an agency basis (i.e., on behalf of other market participants). To the extent that Authorized Participants exit the business or are unable to proceed with creation or redemption orders with respect to the ETF and no other Authorized Participant can step forward to create or redeem Creation Units (as defined in the Prospectus), ETF shares may be more likely to trade at a premium or discount to NAV and possibly face trading halts or delisting.

**Index-Related Risk.** There is no guarantee that an ETF's investment results will have a high degree of correlation to those of the Underlying Index or that the ETF will achieve its investment objective. Market disruptions and regulatory restrictions could have an adverse effect on the ETF's ability to adjust its exposure to the required levels to track the Underlying Index. Errors in index data, index computations or the construction of the Underlying Index in accordance with its methodology may occur from time to time and may not be identified and corrected by the Index Provider for a period or at all, which may have an adverse impact on the ETF and its shareholders.

**Tracking Error Risk.** ETFs may be subject to tracking error, which is the divergence of performance from that of the Underlying Index. Tracking error may occur because of differences between the securities and other instruments held in the ETF's portfolio and those included in the Underlying Index, pricing differences, differences in transaction costs, the ETF's holding of cash, differences in timing of the accrual of or the valuation of dividends or interest, tax gains or losses, changes to the Underlying Index or the costs to the ETF of complying with various new or existing regulatory requirements. This risk may be heightened during times of increased market volatility or other unusual market conditions. Tracking error also may result because the ETF incurs fees and expenses, while the Underlying Index does not.

**Turnover Risk.** Actively managed mutual funds tend to have a higher turnover rate than passive funds. A high portfolio turnover would result in higher transaction costs and in higher taxes when shares are held in a taxable account. These factors may negatively affect the account's performance.

## Item 9: Disciplinary Information

### **Criminal or Civil Actions**

PFIF and its management persons have not been involved in any criminal or civil action.

### **Administrative Enforcement Proceedings**

PFIF and its management persons have not been involved in administrative enforcement proceedings.

### **Self-Regulatory Organization Enforcement Proceedings**

PFIF and its management persons have not been involved in legal or disciplinary events that are material to a Client's or prospective Client's evaluation of PFIF or the integrity of its management.

Clients can obtain the disciplinary history of Plan For It Financial, LLC or any of its representatives from the Massachusetts Securities Division upon request by calling (617) 727-3548.

## Item 10: Other Financial Industry Activities and Affiliations

### **Broker-Dealer Affiliation**

Neither PFIF or its management persons is registered, or have an application pending to register, as a broker-dealer or a registered representative of a broker-dealer.

### **Other Affiliations**

Neither PFIF or its management persons is registered, or have an application pending to register, as a futures commission merchant, commodity pool operator, commodity trading advisor, or an associated person of the foregoing entities.

### **Related Persons**

Neither PFIF or its management persons have any relationship or arrangement with any related parties.

### **Recommendations or Selections of Other Investment Advisers**

PFIF does not recommend or select other investment advisers for our clients.

## Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

As a fiduciary, our firm has a duty of utmost good faith to act solely in the best interests of each Client. Our Clients entrust us with their funds and personal information, which in turn places a high standard on our conduct and integrity. Our fiduciary duty is a core aspect of our Code of Ethics and represents the expected basis of all of our dealings. The firm also accepts the obligation not only to comply with the mandates and requirements of all applicable laws and regulations but also to take responsibility to act in an ethical and professionally responsible manner in all professional services and activities.

### **Code of Ethics Description**

This Code of Ethics does not attempt to identify all possible conflicts of interest, and compliance with each of its specific provisions will not shield our firm or its access persons from liability for misconduct that violates a fiduciary duty to our Clients. A summary of the Code of Ethics' Principles is outlined below.

- Integrity - Access persons shall offer and provide professional services with integrity.
- Objectivity - Access persons shall be objective in providing professional services to Clients.
- Competence - Access persons shall provide services to Clients competently and maintain the necessary knowledge and skill to continue to do so in those areas in which they are engaged.
- Fairness - Access persons shall perform professional services in a manner that is fair and reasonable to Clients, principals, partners, and employers, and shall disclose conflict(s) of interest in providing such services.
- Confidentiality - Access persons shall not disclose confidential Client information without the specific consent of the Client unless in response to proper legal process, or as required by law.
- Professionalism - Access persons conduct in all matters shall reflect the credit of the profession.
- Diligence - Access persons shall act diligently in providing professional services.

We periodically review and amend our Code of Ethics to ensure that it remains current, and we require all firm access persons to attest to their understanding of and adherence to the Code of Ethics at least annually. Our firm will provide a copy of its Code of Ethics to any Client or prospective Client upon request.

### **Investment Recommendations Involving a Material Financial Interest and Conflicts of Interest**

Neither our firm, its access persons, or any related person is authorized to recommend to a Client or effect a transaction for a Client, involving any security in which our firm or a related person has a material financial interest, such as in the capacity as an underwriter, adviser to the issuer, principal transaction, among others.

### **Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest**

From time to time, our firm and/or related persons may invest in the same securities that we recommend to Clients. However, we do not place trades on behalf of our clients. Thus, we have no control over which securities clients buy or sell as it's the Client's ultimate responsibility. Investment advice to Clients are always made in light of the Client's objectives and Advisor and its personnel are prohibited from making recommendations that are for personal gain or not in the best interests of Clients.

### **Trading Securities At/Around the Same Time as Client's Securities**

Neither our firm or its related persons buys or sells securities for client accounts at or about the same time that we or a related person buys or sells the same securities for our own accounts.

## Item 12: Brokerage Practices

### **Factors Used to Select Custodians**

As a fee-only financial planner who does not offer Investment Management Services, we do not have a concern over which custodians a Client may choose in order to implement our investment recommendations.

### **Research and Other Soft-Dollar Benefits**

We do not receive soft-dollar benefits.

### **Brokerage for Client Referrals**

We receive no referrals from a custodian, broker-dealer or third party in exchange for using that custodian, broker-dealer or third party.

### **Clients Directing Which Broker/Dealer/Custodian to Use**

As a fee-only financial planner who does not offer Investment Management Services, we do not have a concern over which custodians a Client may choose in order to implement our investment recommendations.

### **Aggregating (Block) Trading for Multiple Client Accounts**

Some investment advisers execute Client accounts on an aggregated basis as a way to lower expenses. As a fee-only financial planner who does not offer Investment Management Services, we do not execute trades on behalf of Clients. As a result, it is up to the Client to negotiate their own trading costs with their custodian.

## Item 13: Review of Accounts

### **Periodic Reviews**

Christopher Lazzaro, Founder, President and CCO of PFIF, will work with Clients to obtain current information regarding their assets and investment holdings and will review this information as part of our financial planning services. PFIF does not provide specific reports to Clients, other than financial plans.

### **Triggers of Reviews**

Events that may trigger a special review would be unusual performance, addition, or deletions of Client-imposed restrictions, excessive draw-down, volatility in performance, or buy and sell decisions from the firm or per Client's needs.

### **Review Reports**

Clients will receive trade confirmations from the custodian(s) for each transaction in their accounts as well as monthly or quarterly statements and annual tax reporting statements from their custodian showing all activity in the accounts, such as receipt of dividends and interest.

## Item 14: Client Referrals and Other Compensation

### **Compensation Received by Plan For It Financial, LLC**

PFIF is a fee-only firm that is compensated solely by its Clients. PFIF does not receive commissions or other sales-related compensation. Except as mentioned in Item 12 above, we do not receive any economic benefit, directly or indirectly, from any third party for advice rendered to our Clients.

### **Client Referrals from Solicitors**

PFIF does not, directly or indirectly, compensate any person who is not advisory personnel for Client referrals.

## Item 15: Custody

PFIF does not accept custody of Client funds.

## Item 16: Investment Discretion

We do not provide Investment Management Services, and therefore do not exercise discretion.

## Item 17: Voting Client Securities

We do not vote Client proxies. Therefore, Clients maintain exclusive responsibility for: (1) voting proxies, and (2) acting on corporate actions pertaining to the Client's investment assets. The Client shall instruct the Client's qualified custodian to forward to the Client copies of all proxies and shareholder communications relating to the Client's investment assets. If the Client would like our opinion on a particular proxy vote, they may contact us at the number listed on the cover of this brochure.

In most cases, you will receive proxy materials directly from the account custodian. However, in the event we were to receive any written or electronic proxy materials, we would forward them directly to you by mail, unless you have authorized our firm to contact you by electronic mail, in which case, we would forward you any electronic solicitation to vote proxies.

## Item 18: Financial Information

We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to our Clients, nor have we been the subject of any bankruptcy proceeding. We do not have custody of Client funds or securities, except as disclosed in Item 15 above, or require or solicit prepayment of more than \$500 in fees six months or more in advance.

## Item 19: Requirements for State-Registered Advisers

### **Principal Officers**

Christopher Lazzaro serves as PFIF's sole principal and CCO. Information about Christopher Lazzaro's education, business background, and outside business activities can be found on his ADV Part 2B, Brochure Supplement attached to this Brochure.

### **Outside Business**

All outside business information, if applicable, of PFIF is disclosed in Item 10 of this Brochure.

### **Performance-Based Fees**

Neither PFIF nor Christopher Lazzaro is compensated by performance-based fees.

### **Material Disciplinary Disclosures**

No management person at PFIF has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

### **Material Relationships That Management Persons Have With Issuers of Securities**

PFIF nor Christopher Lazzaro have any relationship or arrangement with issuers of securities.

## Item 1: Cover Page



**PLAN FOR IT FINANCIAL**  
EXPLORATION | IDEATION | PERSONALIZATION

17 Paradise Road  
Vinnin Square Plaza #1099  
Salem, MA 01970

(781) 808-2349

[www.planforitfinancial.com](http://www.planforitfinancial.com)

### **Form ADV Part 2B – Brochure Supplement**

Dated October 2, 2024

### **Christopher Lazzaro**

Founder, President and Chief Compliance Officer

This brochure supplement provides information about Christopher Lazzaro that supplements the Plan For It Financial, LLC (“PFIF”) brochure. A copy of that brochure precedes this supplement. Please contact Christopher Lazzaro if the PFIF brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Christopher Lazzaro is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) which can be found using the identification number 2217556.



## Item 2: Educational Background and Business Experience

### **Christopher Lazzaro**

Born: 1967

#### **Educational Background**

- 1990 - Bachelor of Arts, Salem State University

#### **Business Experience**

- 05/2023 - Present, Plan For It Financial, LLC, Founder, President and CCO
- 03/2000 - 04/2023, Loomis, Sayles & Company, L.P., Vice President
- 08/1999 - 03/2000, New York Life Benefit Services, Communications Manager
- 02/1998 - 08/1999, Schofield & Company, Account Manager
- 05/1993 - 01/1998, DALBAR, Inc., Mutual Fund Market Research Manager/Newsletter Editor
- 12/1991 - 05/1993, Keyport Life Insurance Co., Annuity and Insurance Specialist
- 01/1990 - 12/1991, The Shareholder Services Group, Mutual Fund Specialist

#### **Professional Designation(s)**

**Chartered Financial Consultant (ChFC®):** This designation is issued by The American College and is granted to individuals who have at least three years of full-time business experience within the five years preceding the awarding of the designation. The candidate is required to take seven mandatory courses which include the following disciplines: financial, insurance, retirement, and estate planning; income taxation, investments, and application of financial planning; as well as two elective courses involving the application of the aforementioned disciplines. Each course has a final proctored exam and once issued, the individual is required to submit 30 hours of continuing education every two years.

## Item 3: Disciplinary Information

Christopher Lazzaro has never been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

## Item 4: Other Business Activities

Christopher Lazzaro is not involved with outside business activities.

## Item 5: Additional Compensation

Christopher Lazzaro does not receive any economic benefit from any person, company, or organization, in exchange for providing Clients advisory services through PFIF.

## Item 6: Supervision

Christopher Lazzaro as Chief Compliance Officer of PFIF, supervises the advisory activities of our firm. Christopher Lazzaro is bound by and will adhere to the firm's policies and procedures and Code of Ethics. Clients may contact Christopher Lazzaro at the phone number on this brochure supplement.

## Item 7: Requirements for State Registered Advisers

Christopher Lazzaro has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.