

## Introduction

Wrenne Financial Planning LLC (“WFP”) is an Investment Adviser registered with the Securities and Exchange Commission (“SEC”) as an investment adviser and, as such, we provide advisory services rather than brokerage services. We feel it is important for you to understand how advisory and brokerage services and fees differ to determine which type of account or service is right for you. There are free and simple tools available to research firms and financial professionals at [www.investor.gov/crs](http://www.investor.gov/crs), which also provides educational materials about investment advisers, broker-dealers, and investing. This document is a summary of the services and fees we offer to "retail" investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

## What investment services and advice can you provide me?

We offer the following investment advisory services to retail investors: Combined Investment Management and Comprehensive Financial Planning Services.

**Account Monitoring:** If you open an investment account with our firm, as part of our standard service we will monitor your investments on a quarterly basis.

**Investment Authority:** We manage investment accounts on a **discretionary** basis whereby **we will decide** which investments to buy or sell for your account. You may limit our discretionary authority (for example, limiting the types of securities that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing.

**Investment Offerings:** We offer advice primarily on mutual fund shares and ETFs.

**Account Minimums and Requirements:** We do not require a minimum dollar amount to open and maintain an advisory account.

Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A Items 4, 7, and 8 by clicking this link <https://adviserinfo.sec.gov/firm/summary/173029>.

*Key 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 these qualifications mean?*

## What fees will I pay?

The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services.

- **Fixed Fees** – An agreed upfront fee is paid depending on the complexity and needs of the client at client inception and then a fixed annual fee is paid on either a monthly or quarterly in advance, as laid out in the *client agreement*. Our ongoing fixed fee is subject to an annual increase, as laid out in the *client agreement*.
- **Subscription Fees** – We offer an online education platform to provide general knowledge about financial planning and investing.

Examples of the most common third-party fees and costs applicable to our clients are:

- Custodian fees;
- Account maintenance fees;
- Fees related to mutual funds and exchange-traded funds;

- Transaction charges when purchasing or selling securities; and
- Other product-level fees associated with your investments

***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 further information, please refer to Items 5 and 6 of our Form ADV Part 2A by clicking this link

<https://adviserinfo.sec.gov/firm/summary/173029>.

*Key Questions to Ask Your Financial Professional:*

- *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? 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.

WFP's revenue is from the advisory fees we collect from our clients' accounts each month or quarter. We have an incentive to increase the number of clients we service in order to increase our revenue without ensuring we meet our fiduciary duty of putting clients' interest first.

*Key Question to Ask Your Financial Professional:*

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

Refer to our Form ADV Part 2A by clicking this link <https://adviserinfo.sec.gov/firm/summary/173029>.

## How do your financial professionals make money?

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Our financial professionals are paid a fixed salary.

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

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Yes, for our firm. No for our financial professionals. Visit [www.investor.gov/crs](http://www.investor.gov/crs) for a free and simple search tool to research our firm and our financial professionals.

*Key Questions to Ask Financial Professional:*

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

## Additional Information

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You can find additional information about our investment advisory services on the SEC's website [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching CRD #173029. You may also contact our firm at 859-538-6044 or [jen@wrennefinancial.com](mailto:jen@wrennefinancial.com) to request a current copy of our Form ADV Part 2.

*Key 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?*