

<p><b>Introduction</b></p>	<p>F5 Financial Planning, LLC is registered with the State of Illinois as an investment adviser. Brokerage and investment advisory services differ and it's important to understand the differences. Free and simple tools are available to research firms and investment professional at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.</p>
<p><b>What investment services and advice can you provide me?</b></p>	<p>We offer investment advisory services to our clients, including ongoing investment monitoring services and ongoing financial planning. When hired to do so, we monitor your investments not less than quarterly and more frequently as your situation and market conditions dictate. <i>We make recommendations on your investment accounts, but you the investor make the ultimate decision regarding the purchase and/or sale of investments.</i> We do not sell any proprietary products. We do not have asset or household account minimums, but do not provide ongoing services for less than \$4,000 per year. We also charge an initial, one-time-only, financial planning fee of \$3,000.</p> <p><i>For additional information</i>, please see our Form ADV, Part 2A brochure.</p> <p><i>Conversation Starters.</i> Ask your financial professional—</p> <ul style="list-style-type: none"> <li>• Given my financial situation, should I choose an investment advisory service? Why or why not?</li> <li>• How will you choose investments to recommend to me?</li> <li>• What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</li> </ul>
<p><b>What fees will I pay?</b></p>	<p>For ongoing investment monitoring and financial planning, we charge an annual flat fee, billed quarterly in arrears. Our fee is an asset-based fee charged quarterly in arrears. This fee structure means the more money you have in your investment account, the higher our fee. That could create an incentive for us to recommend increasing the assets in your account. Our minimum for these services is \$4,000 per year.</p> <p>Additional fees related to investment advisory services and investments you may incur could include custodian fees, fees related to mutual funds, and other transactional and product level fees.</p> <p>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.</p> <p><i>For additional information</i>, please see our Form ADV, Part 2A brochure.</p> <p><i>Conversation Starter.</i> Ask your financial professional—</p> <ul style="list-style-type: none"> <li>• Help me understand how these fees and costs might affect my investments.</li> </ul>

<p><b>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?</b></p>	<p>When we act as your investment adviser, we must 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 affect the recommendations we provide you. Here are some examples to help you understand what this means.</p> <p>One way we could have a conflict of interest with you is if we are receiving asset-based fees and we don't recommend things that would reduce the size of your investment portfolio. Examples could include paying off debt or making a real estate or business investment.</p> <p><i>For additional information</i>, please see our Form ADV, Part 2A brochure.</p> <p><i>Conversation Starter.</i> Ask your financial professional—</p> <ul style="list-style-type: none"> <li>• How might your conflicts of interest affect me, and how will you address them?</li> </ul>
<p><b>How do your financial professionals make money?</b></p>	<p>We make money by charging our clients asset-based fees for Ongoing Investment Monitoring and Financial Planning. Our asset-based fee is based on the value of the assets we manage.</p> <p>We receive no compensation in the form of commissions, products sold (other than plans) or third-party revenue sharing based on recommendations we make.</p>
<p><b>Do your financial professionals have legal or disciplinary history?</b></p>	<p>No, we do not. Visit <a href="http://Investor.gov/CRS">Investor.gov/CRS</a> for a free and simple search tool to research us and our financial professionals.</p> <p><i>Conversation Starter.</i> Ask your financial professional—</p> <ul style="list-style-type: none"> <li>• As a financial professional, do you have any disciplinary history? For what type of conduct?</li> </ul>
<p><b>Additional Information.</b></p>	<p>For additional information about our services, please see our Form ADV, Part 2A brochure. If you would like additional, up-to-date information or a copy of this disclosure, please call (630) 474 5213.</p> <p><i>Conversation Starter.</i> Ask your financial professional—</p> <ul style="list-style-type: none"> <li>• 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?</li> </ul>