

## Client Relationship Summary

August 15, 2024

### Introduction

Accountable Financial Planning LLC (“AFP”) is an investment adviser registered with the Ohio Department of Commerce, Division of Securities as a Registered Investment Adviser (RIA). As an RIA, our investment advisory services and compensation structure differ from that of a registered broker-dealer, and it is important for you to understand the difference. Free and simple tools are available to research firms and financial professionals at [www.investor.gov](http://www.investor.gov), which also provides educational materials about broker-dealers, investment advisers, and investing.

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

AFP provides investment advisory services, including non-discretionary investment management/advice, financial planning, and income tax preparation services to individuals, high net worth individuals, families, trusts, and estates. When we provide non-discretionary investment management, we will review investment strategies and specific recommendations with you and obtain your approval prior to placing trades and allocating the investments within your accounts (accounts over which you have granted us such authority). When we provide non-discretionary investment advice on accounts for which you have not granted us trading authority (“outside accounts”), such as workplace retirement plans, you are responsible for implementing the agreed-upon changes (with our help, as needed). In either case, with non-discretionary investment management and/or advice, you make the ultimate decision regarding the purchase or sale of investments and changes to investment allocations.

If you engage us to provide investment management/advice and financial planning services on an annual retainer basis, we will meet with you to better understand your current financial situation, goals, and risk tolerance. Based on this analysis, we will recommend a portfolio of investments that is periodically reviewed and rebalanced (with your approval) to keep the portfolio in-line with an agreed-upon target allocation. Scheduled client portfolio reviews and financial plan updates typically occur every six months. Additional non-scheduled reviews may take place upon your request or as needed, due to a change in your financial situation or other changing conditions.

In limited circumstances, we may offer you the option to engage us on an hourly basis. If you engage us to provide investment advice or financial planning services on a short-term hourly basis, we will rely upon the information provided for our review and will not verify or monitor any such information while providing this service, and there will be no future scheduled periodic portfolio reviews or plan updates. Any additional future meetings or reviews must be requested by the hourly client.

For more detailed information about our *Advisory Business* and *Types of Clients* we serve, please see Items 4 and 7 in our firm brochure at <https://accountablefp.com/adv>.

### Conversation Starter. 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?

If you engage us on an annual fee-only retainer basis, we will charge a fixed annual retainer fee, payable in semi-annual installments (half of the annual fee payable every six months), with the first half payable when work begins. The retainer fee is subjectively determined based on your income, assets, perceived complexity, and other subjective measures. Retainer fee quotes for the first year can be provided after a brief consultation, either over the phone or in-person. The retainer fee will cover both financial planning and investment advice/management services. Income Tax Preparation services may be offered for a separate fee.

If you engage us on an hourly basis, we will charge you based on the number of hours worked. Hourly fee quotes and estimate of hours required for the requested service(s) can be provided after a brief consultation, either over the phone or in-person. We will invoice you soon after the short-term engagement is concluded, with payment due upon receipt. Otherwise, hourly invoices are issued on a monthly, quarterly, or other periodic basis with payment due upon receipt.

### Accountable Financial Planning LLC

112 Bellefield Avenue, Westerville, Ohio 43081  
(937) 599-0012

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. Generally, the more assets that we provide advice on and/or manage for you and the higher your income and/or net worth are, the more you will pay us. Therefore, we have an incentive to increase the value of your accounts and net worth over time.

**Other Fees and Costs:** If applicable, the qualified custodian (broker-dealer) that holds your assets may charge you transaction fees when we buy or sell an investment for you. These charges will be assessed in accordance with the custodian's fee schedule. The custodian's fees are in addition to our fee. In addition, some investments, such as mutual and exchange traded funds, impose additional fees at the fund level (such as fund management fees and other fund expenses).

**Conversation Starter. 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? Additional Information: For more detailed information about our fees and costs related to our management of your account, please see Item 5 in our ADV Part 2A.

For more detailed information about our fees, please see Item 5 in our firm brochure at <https://accountablefp.com/adv>.

**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. We act as your fiduciary. 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.

An example to help you understand what this means: we may recommend a particular custodian from whom we receive support services or discounts on software or education seminars, certain of which assist us to better monitor and service your account. **For more detailed information** about our conflicts of interest, please review our firm brochure at <https://accountablefp.com/adv>.

**Conversation Starter. Questions to Ask Your Financial Professional:**

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

For more detailed information about our conflicts of interest, please see Item 11 in our firm brochure at <https://accountablefp.com/adv>.

**How do your financial professionals make money?**

Our financial professionals are also the principals (owners) of the firm. We make money based on the success and profitability of the firm. AFP's income is derived from the fees our clients pay to us. Neither our firm nor our financial professionals receive commissions tied to investment products or referral fees of any kind.

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

No, neither our firm nor our financial professionals have any legal or disciplinary history. We encourage you to visit [www.investor.gov/CRS](http://www.investor.gov/CRS) to research our firm and our financial professionals.

**Conversation Starter. Questions to Ask Your Financial Professional:**

- As a financial professional, do you have any disciplinary history? If so, for what type of conduct?

**Additional Information**

Additional information about our firm is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching firm CRD #151410. You may also visit our website at <https://accountablefp.com> or contact us directly at 937-599-0012.

**Conversation Starter. 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?

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