

# Disclosure Brochure

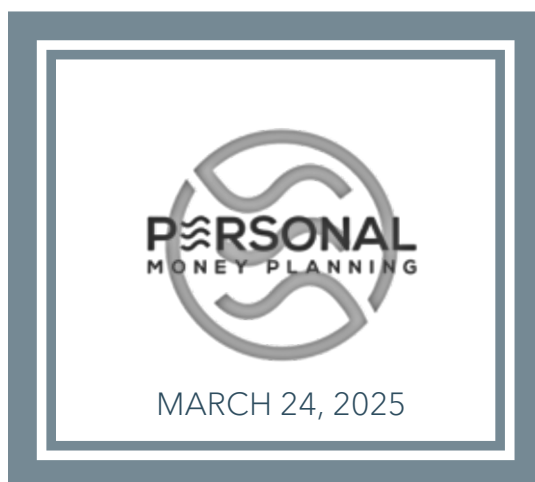
The Investment Advisers Act of 1940 Rule 203-1  
Part 2A of Form ADV: Firm Brochure

Cover Page

Item 1

## Personal Money Planning, LLC

Registered Investment Advisor  
Firm IARD/CRD#:112178



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Wichita Falls, Texas 76308

Tel: 940.692.6885

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

This Disclosure Brochure provides information about the qualifications and business practices of Personal Money Planning, LLC, which should be considered before becoming a client. You are welcome to contact us if you have any questions about the contents of this brochure - our contact information is listed to the right. Additional information about Personal Money Planning, LLC is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Personal Money Planning, LLC is a Registered Investment Advisor.

The information contained in this Disclosure Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any State Securities Administrator. Furthermore, the term "registered investment advisor" is not intended to imply that Personal Money Planning, LLC has attained a certain level of skill or training.

## Material Changes

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Personal Money Planning believes that communication and transparency are the foundation of its relationship with clients and will continually strive to provide you with complete and accurate information at all times. We encourage all current and prospective clients to read this Disclosure Brochure and discuss any questions you may have with the Advisor.

This is where we list any important changes since the last edition of this document. We will further provide you with a new Brochure as necessary based on changes or new information, at any time, without charge.

We have no new changes to report since our most recent annual amendment filing, dated March 24, 2024.

### Future Changes

From time to time, the Advisor may amend this Disclosure Brochure to reflect changes in business practices, changes in regulations or routine annual updates as required by the securities regulators. This complete Disclosure Brochure or a Summary of Material Changes shall be provided to you annually and if a material change occurs.

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# Advisory Business

Personal Money Planning, LLC is a fee-only financial planning and investment advisory firm. This means that we help people reach the goals they have in life through financial planning, the giving of investment advice, and managing investments. We work directly for our clients, not for a brokerage firm or an insurance company. We don't try to sell you stuff. We're not allowed to sell you stuff. The brokers, mutual funds, investment, or insurance companies that we use do not pay us to sell you their stuff.

## Owners

The firm operates under the business name, Personal Money Planning, LLC. The following persons control and own Personal Money Planning:

Name	Title	CRD#
Gary Silverman	Managing Member	2076354
Michelle Kuehner	Managing Member & Chief Compliance Officer	5649910
Brittany Schultz	Managing Member	7678123

## Assets Under Management

As of December 31, 2024, our assets under management totaled:

Discretionary Accounts .....	\$115,856,959
Non-Discretionary Accounts.....	\$0.00

By far, most of Personal Money Planning, LLC’s clients use us for (and therefore most of our income comes from) managing their investment portfolios. However, we do provide both hourly investment consultations and financial planning services. We often cover sub-categories of financial planning for our clients. The two areas that have the greatest interests are retirement planning and college funding.

We believe that starting out with financial planning and then adding investment management to the financial planning process best serves the interests of most of our clients. Without financial planning, it is impossible to determine the likelihood of meeting your goals. It is also impossible to make sure all aspects of your financial life will work in harmony.

While we prefer financial planning be completed, we also offer other services to those who, due to their personal circumstances or budget, choose not to undertake full planning. We can advise on an hourly or ongoing basis on a client's investments, 401(k) plan, IRA decisions, insurance selection, or other financial matters. Examples of other financial matters include, but are not limited to, retirement planning, education expense planning, risk management, estate planning, and budgeting. Most clients have us manage their investments on an ongoing basis.

We are not knowledgeable in cross-border issues. So, if you are an American citizen living overseas, or a foreigner living in the United States, while we can handle your investments, we are not versed in tax, estate, and other planning issues specific to your needs in these areas. We know a lot about taxes and laws, but do not consider ourselves to be tax or legal experts. For tax or legal expertise, we suggest you speak with your tax and legal advisors. If you do not have a tax or legal advisor, we would be happy to recommend some to you.

When it comes to investment and planning advice, there are three types of services that we offer:

*Ongoing Advisory and Investment Management:* We monitor your investment portfolio on an ongoing basis and adjust it as needed.

*Hourly Consulting:* Advice is available at an hourly rate for those with more modest assets or needs. Financial Planning services fall under the hourly consulting structure.

When tailoring a portfolio for a client, we consider many factors, including, but not limited to, the amount of assets under management, financial goals of the client, and cash flow needs, whether short term or anticipated. In addition, the client's risk tolerance is considered when determining the overall asset allocation of the portfolio.

While the advisor has discretionary authority, the client may choose to restrict the purchases or sales of specific securities or entire asset classes. Likewise, the client may request the purchase or sale of certain securities.

In addition to investment management services, we offer occasional educational seminars to inform interested parties about financial planning, investments, insurance, tax reduction, etc. Teaching materials used include written handouts, video, computer-generated graphics, and verbal presentations, depending on the subject, complexity, and location. Although this may or may not be a paid service, the service terminates at the conclusion of the seminar.

## Miscellaneous Disclosures

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### Client Obligations

In performing our services, we shall not be required to verify any information received from the client or from the client's other designated professionals, and we are expressly authorized to rely thereon. Moreover, each client is advised that it remains their responsibility to promptly notify us if there is ever any change in their financial situation or investment objectives for the purpose of reviewing/evaluating/revising our previous recommendations and/or services.

### Retirement Rollovers – No Obligation / Conflict of Interest

A client or prospective client leaving an employer typically has four options regarding an existing retirement plan (and may engage in a combination of these options): (i) leave the money in the former employer's plan, if permitted, (ii) roll over the assets to the new employer's plan, if one is available and rollovers are permitted, (iii) roll over the assets to an Individual Retirement Account ("IRA"), or (iv) cash out the account value (which could, depending upon the client's age, result in adverse tax consequences). If we recommend that a client roll over their retirement plan assets into an account to be managed by us, such a recommendation creates a conflict of interest if we will earn a new (or increase our current) advisory fee because of the rollover. No client is under any obligation to roll over retirement plan assets to an account managed by us.

### Portfolio Activity

We have a fiduciary duty to provide services consistent with the client's best interest. As part of its investment advisory services, we will review client portfolios on an ongoing basis to determine if any changes are necessary based upon various factors, including, but not limited to, investment performance, mutual fund manager tenure, style drift, and/or a change in the client's investment objective. Based upon these factors, there may be extended periods of time when we determine that changes to a client's portfolio are neither necessary nor prudent. Clients nonetheless remain subject to the fees described in Item 5 below during periods of account inactivity. Of course, there can be no assurance that investment decisions made by our firm will be profitable or equal any specific performance level(s).

### Wrap Fee Program

We do not sponsor or participate in a wrap fee program.

## Fees and Compensation

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Fees for investment management services are a combination of an initial charge for asset allocation services followed by ongoing fees for monitoring and managing your investments. The initial charge, if levied<sup>1</sup>, is one-time. The fee covers initial work such as research on your existing accounts, risk profiling, meetings, and asset allocation services. The amount is charged our normal hourly rate of \$250 per hour. The amount will depend on the assets you currently own and the complexity of your current and future investment plan. We analyze each security currently held in your accounts. Transfers take extra paperwork and time. Because of this, an estimate of the initial fee will be determined prior to the engagement and included in your contract agreement.

The ongoing advisory and investment fee is payable quarterly, for services rendered in the previous quarter. We base the fee on a percentage of the value of all assets in the portfolio based on an average daily balance. The month-end values may not match the custodial statement due to trade date versus settlement date dividend posting differences. This means that our billing software uses the “trade date” for all reporting and billing, while the custodial (particularly Schwab) statement uses the “settlement date”. The settlement date is within a couple days of the actual trade date. In any partial calendar quarter, including due to termination, the advisory fee will be pro-rated based on the number of days we managed the portfolio during the quarter.

During our initial or subsequent investment planning meetings, we may determine that some assets are not considered to be “under management.” This is determined on a client-by-client basis and may change over time based on the current facts and circumstances. We then remove the values of those assets from the portfolio's total value prior to invoice calculations. If not under management, the monitoring of that security and buy/sell recommendations are the responsibility of the client.

As stated in Item 4, we offer two types of services. These are *Ongoing Advisory and Investment Management* and *Hourly Consulting*. The fees charged for these services are:

### Ongoing Advisory and Investment Management Fees

The annual management fee is determined by using the table below.

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<sup>1</sup> The initial fee will be charged when it is believed that relocating accounts under our supervision would require more work than the average household. An example of this would be someone who has numerous accounts at multiple institutions. For instance, starting a Traditional IRA and merging ten accounts into one would be above and beyond the typical workload.



Personal Money Planning may choose to combine household accounts into one “portfolio” for the purpose of fee calculations. This means that for a household with multiple accounts, the cumulative total of those accounts may be used to calculate the level of fee charged.

Assets under management	Annual charge for services
\$0 - \$150,000	1.55% of assets
\$150,001 - \$1,000,000	0.80% of assets
\$1,000,001 - \$5,000,000	0.55% of assets
\$5,000,001 and over	0.45% of assets

These are annual numbers. Divide everything by four to get your quarterly fees.

## Hourly Consulting

Investment or financial planning advice is also available on an hourly basis. Fees depend on the type of advice and service given.

*Financial Advisory Services:* \$250 per hour.

This covers advice pertaining to investment selection and portfolio asset allocation work, along with retirement planning, college funding planning, estate planning risk management, etc.

*Administrative Services:* \$50 per hour

This includes work that we do that in our opinion does not require a licensed, degreed, experienced, or certified individual to perform.

*Estate Planning Services:* A flat rate of \$350, plus \$250 per hour.

This covers advice pertaining to general estate planning information, gathering of data required, and the preparation of documents by a third party. Personal Money Planning is not a licensed attorney and does not prepare the documents for you. The fee is a combination of our hourly consulting rate, as well as the document preparation by a third party.

Hourly fees are due at the end of each consultation as billed. The service may be cancelled at any time by notification, but any fee for consulting time used is still due. We reserve the right to raise hourly fees at any time with advance notice to you.

A common question is “how long will this take?” After all, the longer we take the more you end up paying under our hourly consulting services. Our answer is “it depends” - and it does. Once we determine what goals you have for the engagement, we will estimate the time and cost of us providing those services. In working with you, we may find that more extensive planning is necessary to give you the answer you want. When that happens, we will let you know and provide you with new estimates.

Note that with hourly services, once we complete the assigned task, we do not follow-up or otherwise provide ongoing monitoring, services, or advice unless specifically contracted to do so.

## **Educational Seminars**

The fee for educational seminars varies depending on the nature of the seminar. The fee, if any, is payable in advance of the seminar (though never more than three months in advance). This amount ranges from \$0 up to a maximum of \$250 per hour, which includes preparation and presentation time. Refund options will be determined in advance of each seminar, including whether a refund is available if you miss the seminar or are dissatisfied with the seminar upon completion.

## **Other Fee Issues**

The client’s written agreement with Personal Money Planning, LLC outlines the specific way Personal Money Planning, LLC charges fees. At the time of signing, clients may also elect to be billed directly for fees or to authorize Personal Money Planning, LLC to directly debit fees from client accounts.

The fee is negotiable in special or unusual circumstances. Examples of factors that affect the quoted fee include: consideration of business assets, time and labor required, the nature and length of any existing professional relationship with you, and time limitations imposed by you or by circumstances. Certain groups such as employees and their families, certain full-time employees of charitable or religious organizations, local commerce groups, and others may receive discounts on their services. This means that you may pay more or less than others who are receiving similar services.

## **Cancelling the Contract**

You, the client, or we, Personal Money Planning, LLC, may cancel the service at any time by written notification. Upon termination, unearned, prepaid fees are returned to the client within 10 business days. If a client should decide to cancel an engagement, the fee arrangement may be pro-rated for assets under management charges or reverted to a straight hourly rate basis for

other billing methods. In a typical financial planning engagement, much of the time spent occurs very soon after acceptance of the engagement. This is due to the labor-intensive activities of data gathering, report preparation and interpretation, and strategy formulation. Thus, it is doubtful that much, if any, refund will be available later in the engagement.

### **Additional Fees Incurred**

Clients may incur certain charges imposed by custodians, brokers, and other third parties such as transaction fees and commissions, fees charged by managers, custodial fees, deferred sales charges, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange traded funds also charge internal management fees; each fund's prospectus discloses these fees. Such charges, fees and commissions are exclusive of and in addition to Personal Money Planning, LLC's fee, and Personal Money Planning, LLC shall not receive any portion of these commissions, fees, and costs.

Personal Money Planning, LLC reserves the right to charge for miscellaneous out-of-pocket expenses, such as long-distance phone calls, travel, expedited and certified mail. With prior approval, the accountants, lawyers, or other third parties performing on your behalf, will bill you directly, or we will add the charges to our invoice.

We do not accept payment of more than \$500 prior to six (6) months before services will be rendered.

At no time will the annual fee exceed 2% of assets under management for investment management services.

We may change the fees at any time. The notice of the changes is available in the most current Disclosure Document.

Personal Money Planning, LLC has engaged the assistance of Chicago Clearing Corporation to provide class action litigation monitoring and securities claim filing service. Since these services are not part of our financial advisory services, we can charge a \$50 per hour administrative fee, even if you do not qualify for a settlement. Since Chicago Clearing Corporation only charges a 15% contingency fee, you will not be charged unless they receive a settlement for you. We feel this is a more reasonable solution in these cases. As a valued client, we are pleased to provide this service to you. To do so, we will be required to provide private information to Chicago Clearing Corporation to assist the class action research. However, you also have the choice to "OPT-OUT" of this service.

### **Security Valuation**

We take the account values from the custodian statements which we get either electronically, or delivered physically, from the custodian or client. We rely on these figures for account

management and billing purposes. Normally we do not spend time validating pricing or values. Please contact us immediately if you suspect any of the custodial information is incorrect.

Personal Money Planning, LLC, at its discretion, may carry forward charges to the next billing period.

Item 12 further describes the factors that Personal Money Planning, LLC considers in selecting or recommending broker-dealers for client transactions and determining the reasonableness of their compensation (*e.g.*, commissions).

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## Performance-Based Fees and Side-By-Side Management

Personal Money Planning, LLC does not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client).

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## Types of Clients

Personal Money Planning, LLC provides portfolio management services to individuals and high net worth individuals, and may counsel trusts and estates, along with small business owners. The firm does not impose any minimum account size, nor do we impose a minimal annual fee requirement.

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## Methods of Analysis, Investment Strategies and Risk of Loss

### Types of Investments

At Personal Money Planning, LLC we use a wide variety of investments. Our portfolios use a mix that includes cash equivalent securities, stocks, bonds, and mutual funds. We also use securities that employ arbitrage, managed futures, and hedging strategies. The stocks can be exchange-listed, traded over-the-counter, or from foreign issuers. Bonds might be US or foreign, government-issued, corporate, or municipal securities. Mutual funds may be in the form of no-load open-ended funds, loaded funds sold without a commission charge (making them equivalent to no-loads), closed-end funds, or exchange-traded funds (ETFs). We sometimes use certificates of deposit in cases requiring more secure investing. We may purchase all of these

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either as individual securities, or through investment companies in the form of mutual fund, variable life insurance, or exchange-traded fund shares.

## **Analysis, Sources of Information, and Investment and Model Portfolio Strategies**

Once we establish the investment needs of a client, we build a portfolio strategy by first allocating a portion of your portfolio to fixed-income instruments and securities designed to resist the negative effects of inflation. The remainder of the portfolio is then invested in our growth model.

The growth model<sup>2</sup> begins by using a mix of exchange-traded and open-ended mutual funds that primarily invest in stocks (both U.S. and foreign). This is then modified by introducing a hedge consisting of options-strategy and short-term fixed income funds. The amount of the hedge is determined by inputs we receive from InvesTech, a third-party provider of analysis of underlying econometric risks. Up to 50% of the growth model may be substituted by hedging products.

In addition to the above, client risk surveys and interviews are used to determine whether client-specific modifications of the portfolio need to be made. Examples of these modifications can include (but are not limited to) increasing the fixed-income portion of the portfolio to further reduce volatility, buying or substituting specific securities per client request.

Further modification may be made based on client cash-flow needs, requested or required cash holdings, and specific securities the client wants or does not want included.

Note that “portfolios” may consist of one or more client accounts. Clients may have more than one portfolio if they have different goals that need to be achieved and can’t be achieved using a single model.

We urge you to keep us apprised on a timely basis of changes in goals, income, expenses, assets, and so forth; otherwise, the portfolio design becomes less suited to you. This is your responsibility. Failing to inform us could result in you owning a portfolio that no longer meets your needs.

Though we will hedge the growth part of a portfolio depending on econometric forecasts, forecasting is always a guess. We will therefore be early or late in applying or removing hedging strategies. In addition, tactically we use market fluctuations to sell down an asset class that has run up in value, and to purchase asset classes that have dropped in price. While this in no way guarantees we will sell at the top and get in at the bottom, it does allow us to use market volatility as an advantage. In general, the more volatile the markets, the more trading we will do.

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<sup>2</sup> More details can be found in the Investment Management Description document and is available upon request.

While we may change the investment mix in your portfolio at times, it is our strategy to hold the securities inside it as long-term investment holdings. Occasionally we may take a small position where we feel a shorter-term time frame is more likely. And then, due to events in the market or our clients' lives, we sometimes must sell a security after only a few days or weeks.

To keep up with investment research, tax laws, the economy, regulatory issues and other areas of basic knowledge for an investment advisor, we watch and read the news, research reports from academia, the investment community, and others. For investment research, Personal Money Planning, LLC primarily uses fundamental analysis. The main sources of information are research materials prepared by others. These sources include financial newspapers and magazines, mutual fund rating services, annual reports, prospectuses, and filings with the SEC.

However, when we use individual securities in portfolios, we do not primarily rely on our own research. Instead, we use recommendations from outside vendors, such as Standard and Poor's, Morningstar, and others. We may contract out some of the research duties with the costs borne by us. We feel that the best use of our time is client communication and portfolio construction, not spending it on company research.

## **Types of Risks**

Investing in securities involves a risk of loss that clients should be prepared to bear. Some types of risk are more obvious, like the loss of value when a company has a scandal or the world's economy suffers a crisis. Some are harder to see day-to-day, such as the risk to purchasing power due to inflation.

Reading the following risks is like reading the warnings that come with a prescription drug. It can be scary unless taken into context. We are aware of all these risks and manage them in the context of the entirety of the investment portfolio. By mixing these risks together, the overall portfolio can become more secure.

The prospectus for each mutual fund and other securities contains the specific investment risks possible when using them. The following are some general risks that apply across accounts:

### **Company Risk**

This is where the price of a security declines for any number of reasons related to the company itself. The company may experience the loss of a leader, product dominance, or lawsuit. A plant may catch fire, a storm affects shipments, or a strike halts operations. While most often thought of as a risk to stocks, the bonds and other investments linked to a particular company can also drop in value.

## **Market Risk**

This is where the price of a security declines not due to the problems a particular company is experiencing, but because the market as a whole is having problems. Economic, social, and political events here and abroad may take entire markets into a bear cycle. The financial crisis that began in 2007 is an example of this.

## **Interest Rate Risk**

The value of bonds and other debt securities generally falls when interest rates rise. The longer the term of the debt, the more pronounced this tends to be.

## **Credit Risk**

If a company owes money but doesn't make any, they may find that they can't pay the interest on their debt or the principal on maturing debt. Even if the company is making all its interest payments, credit problems can cause their debt to be downgraded, resulting in the price of that debt falling.

## **Small Company Risk**

We usually carve out an area in the portfolio to invest in smaller companies in the U.S. and overseas. Smaller companies tend to be more volatile, so during an economic crisis, their prices may go down farther than the market as a whole.

## **Foreign Securities Risk**

Stocks, bonds, real estate, and other investments have their own problems. If these are from foreign issuers, the securities may be less liquid and more volatile than securities of comparable U.S. issuers. Reasons include transactions and research costs, exchange rates, differing regulatory requirements, and others.

## **Short Sales Risk**

Some investment products use short sales as part of their investment. Here the same sort of company and market risks apply, but instead of prices going down hurting the value of the investment; prices going up will create the negative effect. In addition, shorting securities adds to the cost of managing a portfolio.

## **Derivatives Risk**

Some investment products use derivatives as part of their investment methodology. These derivatives, including futures contracts and hedging strategies, can experience high levels of volatility and the risk to counterparties if those contracts should default.

## **Asset Allocation Risk**

Personal Money Planning, LLC feels it adds great value through careful asset allocation design and implementation for client portfolios. Even so, two problems arise. First, because we spread out investments across a wide range of asset types, we will never have all your money in the best performing investment (conversely, we won't have all of it in the worst one either). The second problem is that any asset allocation we choose may be inferior to another.

Recognizing this, we will usually add to our portfolios asset allocation strategy funds to give diversification across not just securities and asset types, but also the methods employed in maintaining and modifying that allocation. Of course, each of those funds has their own asset allocation risks.

## **Insider Trading**

We are in and shall continue to be in compliance with the Insider Trading and Securities Fraud Enforcement Act of 1988. Specifically, we have adopted a firm-wide policy providing continuing education, restricting and/or monitoring trading on those securities of which our associated people may have nonpublic information, requiring all our associated people to report all transactions promptly to us; and monitoring the securities trading of the firm and its associated persons.

Personal Money Planning, LLC employees maintain records of all security transactions. Pertinent information is available, upon request, to any client that has received a recommendation for a security (not including open-ended mutual funds) that any employee has bought or sold.

## **Initial Public Offerings**

As a general policy, we do not recommend or participate in Initial Public Offerings (IPOs). We will, however, research and advise on an IPO at a client's request. Note that it is doubtful that the brokerage firms with which we have clearing relationships will be participants in the IPO. Therefore, to participate in the IPO, you might need to establish a relationship with another broker and may incur additional charges. We also reserve the right to refuse to place an IPO allocation request if we feel it is unsuitable for your goals and risk tolerance.

## **Use of Margin, Securities-Base Loans, or Other Pledged Asset Lines**

When you purchase securities, you may pay for those securities in full or borrow part of the purchase price from the custodian. If you choose the latter, those funds will be held in a margin account. If the securities in your portfolio decline in value, so does the value of the collateral supporting your loan. As a result, a margin call may be issued in order to maintain the required



equity. This may require you to provide additional funds to the account, or a forced sell of those securities may occur to cover the margin deficiency. The sale may occur by the custodian without contacting you prior to the sale, and you will not be entitled to choose which securities in your margin account are liquidated.

Personal Money Planning does not currently trade securities using margin accounts but may be established in certain circumstances.

## **Use of Digital Assets**

Cryptocurrencies have gained much interest over the last few years, and investors might be interested in including these types of investments in their portfolio. Personal Money Planning does not provide investment advice on cryptocurrencies housed outside of the custodial platform. While we may include securities listed on an exchange, with the underlying investments containing cryptocurrency, any investment beyond the few available is not included under our advisory agreement.

## **Retirement Rollovers—Potential for Conflict of Interest**

As mentioned in Item 4, a client or prospective client leaving an employer typically has four options regarding an existing retirement plan (and may engage in a combination of these options): (i) leave the money in the former employer’s plan, if permitted; (ii) roll over the assets to the new employer’s plan, if one is available and rollovers are permitted, (iii) roll over the assets to an Individual Retirement Account (“IRA”); or (iv) cash out the account value (which could, depending upon the client’s age, result in adverse tax consequences). If Personal Money Planning recommends that a client roll over their retirement plan assets into an account to be managed by Personal Money Planning, such a recommendation creates a conflict of interest if Personal Money Planning will earn new (or increase its current) compensation because of the rollover. If Personal Money Planning provides a recommendation as to whether a client should engage in a rollover or not (whether it is from an employer’s plan or an existing IRA), Personal Money Planning is acting as a fiduciary within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts.

No client is under any obligation to roll over retirement plan assets to an account managed by Personal Money Planning, whether it is from an employer’s plan or an existing IRA. Personal Money Planning’s Chief Compliance Officer, Michelle Kuehner, remains available to address any questions that a client or prospective client may have regarding the potential for conflict of interest presented by such a rollover recommendation.

## Disciplinary Information

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Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Personal Money Planning, LLC or the integrity of Personal Money Planning, LLC's management. Personal Money Planning, LLC has no information applicable to this Item.

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## Other Financial Industry Activities and Affiliations

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Personal Money Planning, LLC is a fee-only Advisor. We do not receive commissions from any source. The only compensation we receive for buying securities on behalf of clients is from those clients in the form of fees.

Financial planning includes investment advice, but also includes tax advice, retirement and estate planning advice, risk management advice, and general business advice. Thus, the applicant provides the general service of financial planning in addition to the specific service of investment advice.

These services take less than 5% of the Advisor's time.

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## Code of Ethics

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Personal Money Planning, LLC has adopted a Code of Ethics for all supervised persons of the firm describing its high standard of business conduct and fiduciary duty to its clients. The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibition on insider trading, a prohibition of rumor mongering, restrictions on the acceptance of significant gifts and the reporting of certain gifts and business entertainment items, and personal securities trading procedures, among other things. All access persons at Personal Money Planning, LLC must acknowledge the terms of the Code of Ethics annually, or as amended.

In the course of events, it is possible that we will recommend the purchase or sale of securities in which we, and clients may, directly or indirectly, have a position of interest. Such recommendations would be given to investment advisory clients or prospective clients in appropriate circumstances consistent with clients' investment objectives. Subject to this policy and applicable laws, our officers, directors, and employees, in their own accounts, may trade the same securities that were recommended to and/or purchased for our clients. The Code of Ethics is designed to assure that the personal securities transactions, activities, and interests of the employees of Personal Money Planning, LLC will not interfere with (i) making decisions in the

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best interest of advisory clients and (ii) implementing such decisions while, at the same time, allowing employees to invest for their own accounts. Nonetheless, because the Code of Ethics allows employees to invest in the same securities as clients, there is a possibility that employees might benefit from market activity by a client in a security held by an employee. We continually monitor employee trading under the Code of Ethics so as to reasonably prevent conflicts of interest between Personal Money Planning, LLC and its clients.

Personal Money Planning, LLC's clients or prospective clients may request a copy of the firm's Code of Ethics by contacting the Chief Compliance Officer.

## Brokerage Practices

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### Selecting a Broker

The Client will select the broker or agency to be used for each account advised or managed. This selection, known as the Directed Broker, is made by signing the forms used to open any new account. If accounts are left as-is, the Directed Broker is the current broker being used.

In selecting the Directed Broker, the Client has the sole responsibility for negotiating commission rates and other transaction costs with the Directed Broker. This responsibility remains even if the broker is recommended by the Advisor. Although Client has selected a Directed Broker, Client agrees that Advisor will not be required to affect any transaction through the Directed Broker if Advisor reasonably believes that to do so may result in a breach of its duties as a fiduciary. The client understands that by instructing Advisor to execute all transactions on behalf of the Account through the Directed Broker a disparity may exist between the commissions borne by the Account and the commissions borne by Advisor's other clients that use a different broker-dealer. The client also understands that by instructing Advisor to execute all transactions on behalf of the Portfolio account(s) through the Directed Broker, Client may not necessarily obtain commission rates and execution as favorable as those that would be obtained if Advisor was to place transactions with other broker-dealers.

### Order Aggregation

The term order aggregation refers to the process of adding together, or "bunching," orders to purchase or sell the same security to include multiple accounts as a "block". Personal Money Planning, LLC aggregates orders (block trades) when we anticipate purchases or sales would result in adverse pricing effects due to the size of our trade compared to the average trading value and liquidity of the security.

Generally, aggregation will occur when trading a security across multiple accounts in a single session and the total of the trades exceeds two percent of the recent trading volume for that security. In some instances, a trade in a single account will hit this trigger and that single trade would be sent to the broker's block trading desk to aid in the best execution of the order. The block trading desk will seek the best price available that will also ensure the completion of the order.

While the two percent volume is our normal trigger point, if in the judgment of the trader a smaller number is more appropriate due to liquidity issues, block trading or block desk assistance will be used.

Limit orders could also be used to mitigate pricing issues for less liquid securities but would entail the additional risk of the trade not occurring in a timely fashion. Going through the broker's block trading desk curtails this risk.

Because the types of securities we use in client portfolios are not limited in availability, we are always able to completely satisfy the trade request. Still, if a situation arose where this was not the case, the aggregated total would be spread proportionally according to the requested trade amounts across all the accounts affected.

## **A Discussion of Soft Dollars**

The term "soft dollars" is generally used to describe arrangements whereby a money manager pays for research or other products or services from a broker with client commissions. We do not have true soft dollar arrangements since no free or reduced-price goods or services are obtained by product vendors or clearing brokerages based on the number of trades, types of trades, or assets we maintain. Nevertheless, as we do receive benefits from doing business with our clearing brokerage and have received benefits from mutual fund companies that we do business with, this section covers in more detail the complicated conflicts and biases that can develop and our views of them. We'll use Charles Schwab as an example of the conflicts that can ensue.

Some benefits include various technological tools, items, and products that assist us in managing and serving our clients' accounts. In addition, due to our using their platform, other service providers such as software companies, web site providers, etc., may give us discounts on their products and services.

The key is that none of these services or discounts is related to or dependent upon the amount of brokerage transactions we direct to them. However, we acknowledge that it is dependent on our using them to some extent. Because of this, receipt of these benefits creates conflicts of interest between us and our clients, as they might indirectly influence our recommendation of Charles Schwab for custody and brokerage services. It is our duty as a fiduciary to ensure that when we consider providing services, it benefits the client, and not us at the expense of the client. We deem that to be so.

## **Conferences (National and Regional Conferences)**

National conferences typically feature 3-4 days of seminars, workshops, panel discussions, and networking opportunities. Charles Schwab charges a fee for the conference itself, including food and entertainment. Transportation and lodging are at our expense.

Regional conferences, which may become available to us, are usually a one-day event in a major city. Transportation and lodging are at our expense. We find both events to be of considerable value to our clients. We network with other advisors with whom we can then consult on unfamiliar client situations. Tax, estate, investment, and other education sessions increase or update our knowledge. Sessions involving back-office operations help us help our clients when dealing with their broker.

## **Publications**

Charles Schwab offers several publications that provide recent news concerning the trading platform, changes to their network of funds, and an article or two from product vendors or in-house staff. They also offer many research tools to advisors who clear through them (most of which are also available to advisory or retail clients). Examples include:

- S&P, Argus, and First Call ratings
- Various Morningstar reports

## **Trading Platform**

This includes the online system allowing us to view and print reports from client accounts, trade, and obtain current quotes on securities both held and under consideration.

## **Training**

In addition to conferences, Charles Schwab provides online training concerning their services and technology solutions. And though we have not used it, onsite training on technology solutions is also available.

## **Discount Services**

Some vendors offer products or services at a reduced rate to advisors who custody and clear through Charles Schwab. This may include:

- Business Services
- Marketing
- Practice Management
- Research
- Risk Management
- Technology/Software

For example, we currently have access to our mandated RIA CE courses available on the Charles Schwab platform at no fee, though we are responsible for all filing fees to provide proof to the regulators.

## Review of Accounts

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This section is applicable for investment management clients. Personal Money Planning, LLC works with its clients to determine investment guidelines and to outline the general strategies we will take with respect to their accounts. We use mutual funds, individual stocks and bonds, exchange-traded funds, and other securities in client portfolios, as applicable to the individual situation.

As a client, you will open a brokerage, mutual fund, or other account(s) and give us powers to buy and sell securities on your behalf. You will also be giving us discretionary trading authority.

Investment accounts are established directly between you and the investment broker, custodian, or mutual fund (we will help you do this). We have no authority or responsibility to act on your behalf until we complete, and you agree with, the required documentation. Once completed to the satisfaction of Personal Money Planning, LLC and the broker, insurance company, mutual fund, or other product provider, we will have that authority.

Initially, we discuss portfolio allocation and overall investment strategy with you, the client. Discretionary trading authority means that we will direct, at our sole discretion and without first consulting you, the investment and reinvestment of the assets in your account in securities and cash or cash equivalents. We are not required to obtain your consent regarding the specific securities we buy or sell. That does not mean that you will have no say about your portfolio or that you won't be informed about what is happening within it.

You may always place reasonable restrictions on how we handle the accounts both before and during the engagement. Many clients may wish to own certain securities for one reason or another. Others wish to ensure that we never buy certain investments for their accounts. Giving us these guidelines allows you to control many aspects of your portfolio. Just let us know if you wish to place any restrictions on what we buy or sell, or if you wish to change your restrictions.

Additionally, as independent third-party custodians hold your accounts, you will receive both trading confirmations and account statements directly from them. In that way you will always know what is going on with your money.

Nevertheless, giving us discretionary authority should not be done lightly. When you give us discretionary power over your portfolios, you are authorizing us to direct investments and to buy, sell, exchange, convert, or otherwise trade in any stocks, bonds, mutual funds, and other securities as we feel are in your best interest.

## **Account Reviews**

Gary Silverman, an investment manager and advisor, is currently the Lead Advisor of our Investment Management department and performs or directs all account reviews. Accounts reviewed by Gary Silverman adhere to the following guidelines:

Those client portfolios under our Ongoing Advisory and Investment Management services receive periodic investment reviews, at least annually. We monitor the market regularly, but not daily, for its impact on securities held by clients. We conduct internal account reviews as needed. Need is based on changes in client goals, market performance, research involving mutual funds, individual, or other securities held, and the asset size of the client account. Rebalancing of the accounts occurs if, upon review, the asset classes differ markedly from our target allocations. Most of the time this review is done internally and without client notification.

Those using our hourly services for investments, financial, or retirement planning do not receive automatic periodic reviews.

## **Client Meetings**

There is not a set interval between review meetings with clients. Instead, either we, as the advisor, or you, as the client, determine a need for a comprehensive review of the investment program. Though there is not a set interval, reviews should be considered at least annually and when events dictate. Drastic changes (such as the death of a spouse) often dictate the necessity of a prompt a review of a plan. External changes, such as the investment climate or changes in the tax laws, may also trigger a review.

Those using our hourly services for financial or retirement planning do not receive reviews. The advisor may recommend a review, but normally it is the client who comes to us and requests a review. Naturally, we charge normal hourly fees for the review.

## Investment Reports

A third-party custodian, which you choose, holds your assets. You will receive statements for your account(s) from them. These reports vary as to frequency but are at least quarterly.

Personal Money Planning, LLC can provide other reports (such as performance or allocation reports) as you request, although these are not normally produced for client use.

## Client Referrals and Other Compensation

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Personal Money Planning, LLC does not use solicitors nor act as a solicitor for others.

Personal Money Planning, LLC does not accept gifts from vendors in exchange for securing business or selling products.

Personal Money Planning, LLC does not pay or accept any referral fees.

Personal Money Planning, LLC does not compensate clients for referring business to us.

## Custody

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Client assets are never taken into custody.

All client deposits are received in check form and made out to the name of the brokerage firm, such as “Charles Schwab.” Clients who need to deposit securities are asked to send those securities directly to the brokerage firm. If the client sends the securities to us by mistake, they are immediately returned to the client.

Although it is our belief that we do not take client assets into custody, we are able to draft management fees from client accounts. This is done only after authority has been provided by the client to the custodian and to Personal Money Planning, LLC.

Clients should receive at least quarterly statements from the broker-dealer, bank, or other qualified custodian that holds and maintains the client’s investment assets. Personal Money Planning, LLC urges you to carefully review such statements and compare such official custodial records to the account statements that we may provide to you. Our statements may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.



We may request you establish a standing letter of authorization on your accounts to allow us access to send and receive money from a predetermined account at your financial institution. This means that when you need funds from your account, you call us and have us raise those funds by placing trades in your account, then sending the requested funds via ACH to your bank account. Since this ongoing authorization will remain on your account until you request a change, the SEC may consider this as us having custody on your account.

## Investment Discretion

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Personal Money Planning, LLC usually receives discretionary authority from the client at the onset of an advisory relationship to select the identity and amount of securities to be bought or sold. In all cases, we exercise this discretion in a manner consistent with the stated investment objectives for the particular client account.

When selecting securities and determining amounts, Personal Money Planning, LLC observes the investment policies, limitations, and restrictions of the clients for whom it advises. For registered investment companies, certain federal securities and tax laws that require diversification of investments and favor the holding of investments once made may also limit Personal Money Planning, LLC's authority to trade securities.

Clients must provide investment guidelines and restrictions to Personal Money Planning, LLC in writing.

## Voting Client Securities

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Discretionary accounts imply that the client has given specific legal power to the advisor. A common power given is the voting of proxies. Personal Money Planning, LLC does not maintain this power.

As a matter of firm policy and practice, Personal Money Planning, LLC does not have any authority to and does not vote proxies on behalf of advisory clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios.

Contracts delineate that Personal Money Planning, LLC does not vote proxies and that proxy voting powers remain with the client for discretionary and non-discretionary accounts.

Clients are encouraged to contact Personal Money Planning, LLC if they wish to receive advice on how they should vote their proxies. However, the ultimate decision on how to vote remains with the client.

## Financial Information

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Registered investment advisors are required in this Item to provide you with certain financial information or disclosures about Personal Money Planning, LLC's financial condition.

Personal Money Planning, LLC has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients and has not been the subject of a bankruptcy proceeding.

## Brochure Supplements

For

Gary Silverman

Michelle Kuehner

Brittany Schultz

On the following pages you will find additional information about the advisor, like education background and experience, any professional designations obtained and what those designations mean, as well as any other business activities the advisor may be involved with or associated with. Should you have any questions regarding anything contained in the information provided, please contact the advisor directly, or the Chief Compliance Officer. The contact information for the Chief Compliance Officer is in Item 4 at the beginning of this Disclosure Brochure.

# Cover Page for Gary Silverman

Personal Money Planning, LLC

4245 Kemp Blvd., Ste 1007

Wichita Falls, TX 76308

940/692-6885

March 24, 2025

This Brochure Supplement provides information about Gary Silverman that supplements the Personal Money Planning, LLC's Brochure. You should have received a copy of that Brochure. Please contact Michelle Kuehner if you did not receive Personal Money Planning, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Gary Silverman is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2- Educational Background and Business Experience

Gary Silverman, CFP<sup>®</sup>, who is also majority owner of the firm is currently one of three advisory representatives. Gary was born in 1957. His individual CRD Number is 2076354. The following are his education and business backgrounds.

### *Formal Education:*

Degrees Obtained

MBA, Financial Planning, University of Dallas, 1992.

BS, Psychology and Counseling, Miami Christian College, 1987

Gary has taken additional classes at these colleges and universities:

Postgraduate

University of South Florida (1987)

Undergraduate

University of Florida, Gainesville (1986-87)

Miami-Dade Community College (1985-87)

Hill College (1983-85)

Florida Jr. College (1981)

Moody Bible Institute (1980)

California State University, Fullerton (1975-76)

***Recent Business Background:***

Personal Money Planning, LLC, (1995 to Present)

Partial owner of this limited liability company, a financial services firm providing financial planning, investment advice, and investment management. Gary acts in the capacity of financial planner and investment manager.

***Professional Designations:***

Certified Financial Planner (CFP®), Certified Financial Planner Board of Standards

Issued by: Certified Financial Planner Board of Standards, Inc. The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP® Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP® Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and

- Ethics – Agree to be bound by CFP® Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP® Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

***Licenses Obtained:***

Registered Investment Advisor

Gary has also taken and passed the following Securities and Insurance tests:

Series 6, 63, & 7 Securities

Group 1 Life & Health

These were required when he sold securities. Since 1995 he has worked as a Fee-Only advisor. As such these sales licenses were not necessary and have been allowed to lapse.

**Item 3- Disciplinary Information**

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

**Item 4- Other Business Activities**

This is the Disclosure Brochure for Personal Money Planning, LLC as a Registered Investment Advisor. However, as noted earlier, we do more than just advise on investments. Specifically, we

offer financial planning services that may or may not be linked to any investment advice given to clients.

And while almost of our income comes from our investment management work, we do feel that just as important is the non-investment financial advice that we provide whether compensated or not.

Personal Money Planning, LLC is a “fee-only” registered investment advisor. It is not registered as a broker-dealer, a futures commission merchant, a commodity pool operator or commodity-trading advisor. We have no arrangements with any related person who is a: broker-dealer, investment company, other investment advisor, financial planning firm, commodity pool operator, law firm, pension consultant, real estate broker, or any entity that creates or packages limited partnerships. Personal Money Planning, LLC is not a general partner in any partnership.

We are not employees of a broker, dealer, or insurance company.

We are advisors to our clients.

### **Item 5- Additional Compensation**

Employees of Personal Money Planning, LLC will periodically receive small gifts from mutual funds, brokers, insurance companies and other firms. These are usually small give-a-way items such as coffee cups, pens, and T-shirts, but larger gifts may be received.

Through our use of services through Charles Schwab, and other brokers, investment companies, and others, we can often receive discounts to services from third parties. We freely avail ourselves of these “deals” as they are directly related to our providing the best service to our clients and, at the same time, allow us to save money for ourselves and our clients.

### **Item 6 - Supervision**

As with all Personal Money Planning, LLC employees, personal securities holdings and trading are monitored by internal reviews of employee accounts. Employees are required to submit duplicate account statements of all brokerage accounts to Personal Money Planning, LLC. The internal review monitors holdings and trades against our Code of Ethics, Compliance Manual, and other applicable firm policies. Additionally, Personal Money Planning, LLC employees must disclose all securities accounts they own or control after their hire date and review and confirm the accuracy of those accounts on an annual basis during their employment.

### **Item 7 - Requirements for State-Registered Advisors**

In addition to other disclosure throughout this document, advisers registered with one or more state securities authorities must report whether they have:

1. An award of otherwise been found liable in an arbitration claim alleging damages in excess of \$2,500 involving any of the following:
  - a. an investment or an investment-related business or activity;

- b. fraud, false statement, omission;
  - c. theft, embezzlement, or other wrongful taking of property;
  - d. bribery, forgery, counterfeiting, or extortion; or
  - e. dishonest, unfair, or unethical practices. Gary Silverman has not been
2. An award of otherwise been found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
- a. an investment or an investment-related business or activity;
  - b. fraud, false statement, omission;
  - c. theft, embezzlement, or other wrongful taking of property;
  - d. bribery, forgery, counterfeiting, or extortion; or
  - e. dishonest, unfair, or unethical practices.

Additionally, advisers are also required to report whether they have been subject to a bankruptcy petition, disclose the fact and date the petition was first brought, and the current status.

Gary Silverman has not been subject to any of the items listed above.



# Cover Page for Michelle Kuehner

Personal Money Planning, LLC

4245 Kemp Blvd., Ste 1007

Wichita Falls, TX 76308

940/692-6885

March 24, 2025

This Brochure Supplement provides information about Michelle Kuehner that supplements the Personal Money Planning, LLC's Brochure. You should have received a copy of that Brochure. Please contact Michelle Kuehner if you did not receive Personal Money Planning, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Michelle Kuehner is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2- Educational Background and Business Experience

Michelle is our President and Chief Compliance Officer, taking over those duties from Gary in 2018 and 2009 respectfully. Michelle is currently one of three advisory representatives. Michelle was born in 1972. Her individual CRD number is 5649910. The following are her education and business backgrounds.

### *Formal Education:*

Degrees Obtained

BS, Occupational Education, Wayland Baptist University, 2010.

Undergraduate

Wayland Baptist University (2004-2010)

Vernon College (2004-2010)

College for Financial Planning (2014-2020)

American College of Financial Services (2019-2020)

***Recent Business Background:***

Personal Money Planning, LLC, (2005 to present)

President; Chief Compliance Officer; Investment Advisor Representative

Partial owner of this limited liability company, a financial service firm providing financial planning, investment advice, and investment management. Michelle primary acts in the capacity as a planner manager.

***Professional Designations:***

Chartered Financial Consultant (ChFC®), The American College of Financial Services

Issued by: The American College of Financial Services

The ChFC® is a voluntary certification; no federal or state law or regulation requires financial planners to hold this certification. It is recognized in the United States for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

To attain the right to use the certification, an individual must satisfactorily fulfill the following requirements:

- Examination – Pass the comprehensive Certification Examination. The examination, administered in 4 hours over a one-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial issues and apply one’s knowledge of finance to real world circumstances.
- Ethics – Agree to be bound by the Association’s Code of Ethics, a set of documents outlining the ethical and practice standards for credit counselor professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use their certification:

- Continuing Education – Complete 16 hours of continuing education hours every two years, to maintain competence and keep up with developments in the credit counseling field.

ChFC® professionals who fail to comply with the above standards and requirements may be subject to the Board’s enforcement process, which could result in suspension or permanent revocation of their certification.

It is the responsibility of the individual to ensure all requirements are met, and the appropriate paperwork is submitted to the Chief Compliance Officer for review. Allowing a lapse in certification will result in the designation being removed from the individual's credentials.

### *Professional Designations:*

Chartered Retirement Planning Counselor (CRPC®), College for Financial Planning

Issued by: College for Financial Planning

The CRPC® is a voluntary certification; no federal or state law or regulation requires financial planners to hold this certification. It is recognized in the United States for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

To attain the right to use the certification, an individual must satisfactorily fulfill the following requirements:

- Examination – Pass the comprehensive Certification Examination. The examination, administered in 4 hours over a one-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial issues and apply one's knowledge of finance to real world circumstances.
- Ethics – Agree to be bound by the Association's Code of Ethics, a set of documents outlining the ethical and practice standards for credit counselor professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use their certification:

- Continuing Education – Complete 16 hours of continuing education hours every two years, to maintain competence and keep up with developments in the credit counseling field.

CRPC® professionals who fail to comply with the above standards and requirements may be subject to the Board's enforcement process, which could result in suspension or permanent revocation of their certification.

It is the responsibility of the individual to ensure all requirements are met, and the appropriate paperwork is submitted to the Chief Compliance Officer for review. Allowing a lapse in certification will result in the designation being removed from the individual's credentials.

***Professional Designations:***

Accredited Domestic Partnership Advisor (ADPA®), College for Financial Planning

Issued by: College for Financial Planning

The ADPA® is a voluntary certification; no federal or state law or regulation requires financial planners to hold this certification. It is recognized in the United States for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

To attain the right to use the certification, an individual must satisfactorily fulfill the following requirements:

- Examination – Pass the comprehensive Certification Examination. The examination, administered in 3 hours over a one-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial issues and apply one’s knowledge of finance to real world circumstances.
- Ethics – Agree to be bound by the Association’s Code of Ethics, a set of documents outlining the ethical and practice standards for credit counselor professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use their certification:

- Continuing Education – Complete 16 hours of continuing education hours every two years, to maintain competence and keep up with developments in the credit counseling field.

ADPA® professionals who fail to comply with the above standards and requirements may be subject to the Board’s enforcement process, which could result in suspension or permanent revocation of their certification.

It is the responsibility of the individual to ensure all requirements are met, and the appropriate paperwork is submitted to the Chief Compliance Officer for review. Allowing a lapse in certification will result in the designation being removed from the individual’s credentials.

***Professional Designations:***

Certified Estate Planner (CEP®), Certified Estate Planner, NICEP

Issued by: National Institute of Certified Estate Planners

The CEP® is a voluntary certification; no federal or state law or regulation requires financial planners to hold this certification. It is recognized in the United States for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

To attain the right to use the certification, an individual must satisfactorily fulfill the following requirements:

- Examination – Pass the comprehensive Certification Examination. The examination, administered in 3 hours over a one-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial issues and apply one’s knowledge of finance to real world circumstances.
- Ethics – Agree to be bound by the Association’s Code of Ethics, a set of documents outlining the ethical and practice standards for credit counselor professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use their certification:

- Continuing Education – Complete 8 hours of continuing education hours every two years, to maintain competence and keep up with developments in the credit counseling field.

CEP® professionals who fail to comply with the above standards and requirements may be subject to the Board’s enforcement process, which could result in suspension or permanent revocation of their certification.

It is the responsibility of the individual to ensure all requirements are met, and the appropriate paperwork is submitted to the Chief Compliance Officer for review. Allowing a lapse in certification will result in the designation being removed from the individual’s credentials.

### ***Professional Designations:***

Certified Educator in Personal Finance (CEPF®), FinCert

Issued by: FinCert

The CEPF® is a voluntary certification; no federal or state law or regulation requires financial planners to hold this certification. It is recognized in the United States for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

To attain the right to use the certification, an individual must satisfactorily fulfill the following requirements:

- Examination – Pass the comprehensive Certification Examination. The examination, administered in 3 hours over a one-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial issues and apply one’s knowledge of finance to real world circumstances.
- Ethics – Agree to be bound by the Association’s Code of Ethics, a set of documents outlining the ethical and practice standards for credit counselor professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use their certification:

- Continuing Education – Complete 16 hours of continuing education hours every two years, to maintain competence and keep up with developments in the credit counseling field.

CEPF® professionals who fail to comply with the above standards and requirements may be subject to the Board’s enforcement process, which could result in suspension or permanent revocation of their certification.

It is the responsibility of the individual to ensure all requirements are met, and the appropriate paperwork is submitted to the Chief Compliance Officer for review. Allowing a lapse in certification will result in the designation being removed from the individual’s credentials.

### ***Professional Designations:***

Financial Paraplanner Qualified Professional (FPQP™), College for Financial Planning

Issued by: College for Financial Planning

The FPQP™ is a voluntary certification; no federal or state law or regulation requires financial planners to hold this certification. It is recognized in the United States for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

To attain the right to use the certification, an individual must satisfactorily fulfill the following requirements:

- Examination – Pass the comprehensive Certification Examination. The examination, administered in 4 hours over a one-day period, includes case studies and client scenarios

designed to test one's ability to correctly diagnose financial issues and apply one's knowledge of finance to real world circumstances.

- Ethics – Agree to be bound by the Association's Code of Ethics, a set of documents outlining the ethical and practice standards for credit counselor professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use their certification:

- Continuing Education – Complete 16 hours of continuing education hours every two years, to maintain competence and keep up with developments in the credit counseling field.

FPQP™ professionals who fail to comply with the above standards and requirements may be subject to the Board's enforcement process, which could result in suspension or permanent revocation of their certification.

It is the responsibility of the individual to ensure all requirements are met, and the appropriate paperwork is submitted to the Chief Compliance Officer for review. Allowing a lapse in certification will result in the designation being removed from the individual's credentials.

### *Professional Designations:*

Certified Financial Fiduciary®, National Association of Certified Financial Fiduciaries™

Issued by: National Association of Certified Financial Fiduciaries™

The Certified Financial Fiduciary is a voluntary certification; no federal or state law or regulation requires financial planners to hold this certification. It is recognized in the United States for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

To attain the right to use the certification, an individual must satisfactorily fulfill the following requirements:

- Examination – Pass the comprehensive Certification Examination. The examination, administered in 4 hours over a one-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial issues and apply one's knowledge of finance to real world circumstances.

- Ethics – Agree to be bound by the Association’s Code of Ethics, a set of documents outlining the ethical and practice standards for credit counselor professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use their certification:

- Continuing Education – Complete 10 hours of continuing education hours every year, to maintain competence and keep up with developments in the credit counseling field.

Certified Financial Fiduciary® professionals who fail to comply with the above standards and requirements may be subject to the Board’s enforcement process, which could result in suspension or permanent revocation of their certification.

It is the responsibility of the individual to ensure all requirements are met, and the appropriate paperwork is submitted to the Chief Compliance Officer for review. Allowing a lapse in certification will result in the designation being removed from the individual’s credentials.

### *Professional Designations:*

Certified Financial Health Counselor, National Association of Certified Credit Counselors

Issued by: National Association of Certified Credit Counselors

The financial health counselor certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold this certification. It is recognized in the United States for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

To attain the right to use the certification, an individual must satisfactorily fulfill the following requirements:

- Examination – Pass the comprehensive Certification Examination. The examination, administered in 2 hours over a one-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial issues and apply one’s knowledge of finance to real world circumstances.
- Ethics – Agree to be bound by the Association’s Code of Ethics, a set of documents outlining the ethical and practice standards for credit counselor professionals.



Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use their certification:

- Continuing Education – Complete 16 hours of continuing education hours every two years, to maintain competence and keep up with developments in the credit counseling field.

Credit counseling professionals who fail to comply with the above standards and requirements may be subject to the Board’s enforcement process, which could result in suspension or permanent revocation of their certification.

### *Professional Designations:*

Certified Credit Counselor, National Association of Certified Credit Counselors

Issued by: National Association of Certified Credit Counselors

The credit counselor certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold this certification. It is recognized in the United States for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

To attain the right to use the certification, an individual must satisfactorily fulfill the following requirements:

- Examination – Pass the comprehensive Certification Examination. The examination, administered in 2 hours over a one-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial issues and apply one’s knowledge of finance to real world circumstances.
- Ethics – Agree to be bound by the Association’s Code of Ethics, a set of documents outlining the ethical and practice standards for credit counselor professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use their certification:

- Continuing Education – Complete 16 hours of continuing education hours every two years, to maintain competence and keep up with developments in the credit counseling field.

Credit counseling professionals who fail to comply with the above standards and requirements may be subject to the Board's enforcement process, which could result in suspension or permanent revocation of their certification.

***Professional Affiliations:***

Member, National Society of Compliance Professionals

Member, National Association of Certified Credit Counselors

Member, National Association of Certified Financial Fiduciaries

***Licenses Obtained:***

Registered Investment Advisor

Michelle has taken and passed the following exam:

Series 65

**Item 3- Disciplinary Information**

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

**Item 4- Other Business Activities**

This is the Disclosure Brochure for Personal Money Planning, LLC as a Registered Investment Advisor. However, as noted earlier, we do more than just advise on investments. Specifically, we offer financial planning services that may or may not be linked to any investment advice given to clients.

And while almost all of our income comes from our investment management work, we do feel that as important is the non-investment financial advice that we provide whether compensated or not.

Personal Money Planning, LLC is a "fee-only" registered investment advisor. It is not registered as a broker-dealer, a futures commission merchant, a commodity pool operator or commodity-trading advisor. We have no arrangements with any related person who is a: broker-dealer, investment company, other investment advisor, financial planning firm, commodity pool operator, law firm, pension consultant, real estate broker, or any entity that creates or packages limited partnerships. Personal Money Planning, LLC is not a general partner in any partnership.

We are not employees of a broker, dealer, or insurance company.

We are advisors to our clients.

### **Item 5- Additional Compensation**

Employees of Personal Money Planning, LLC will periodically receive small gifts from mutual funds, brokers, insurance companies and other firms. These are usually small give-a-way items such as coffee cups, pens, and T-shirts, but larger gifts may be received.

Through our use of services through TD Ameritrade, and other brokers, investment companies, and others, we can often receive discounts to services from third parties. We freely avail ourselves of these “deals” as they are directly related to our providing the best service to our clients and, at the same time, allow us to save money for ourselves and our clients.

### **Item 6 - Supervision**

As with all Personal Money Planning, LLC employees, personal securities holdings and trading are monitored by internal reviews of employee accounts. Employees are required to submit duplicate account statements of all brokerage accounts to Personal Money Planning, LLC. The internal review monitors holdings and trades against our Code of Ethics, Compliance Manual, and other applicable firm policies. Additionally, Personal Money Planning, LLC employees must disclose all securities accounts they own or control after their hire date and review and confirm the accuracy of those accounts on an annual basis during their employment.

### **Item 7 - Requirements for State-Registered Advisors**

In addition to other disclosure throughout this document, advisers registered with one or more state securities authorities must report whether they have:

2. An award of otherwise been found liable in an arbitration claim alleging damages in excess of \$2,500 involving any of the following:
  - b. an investment or an investment-related business or activity;
  - c. fraud, false statement, omission;
  - d. theft, embezzlement, or other wrongful taking of property;
  - e. bribery, forgery, counterfeiting, or extortion; or
  - f. dishonest, unfair, or unethical practices. Gary Silverman has not been
  
3. An award of otherwise been found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
  - b. an investment or an investment-related business or activity;
  - c. fraud, false statement, omission;
  - d. theft, embezzlement, or other wrongful taking of property;

- e. bribery, forgery, counterfeiting, or extortion; or
- f. dishonest, unfair, or unethical practices.

Additionally, advisers are also required to report whether they have been subject to a bankruptcy petition, disclose the fact and date the petition was first brought, and the current status.

Michelle Kuehner has not been subject to any of the items listed above.

# Cover Page for Brittany Schultz

Personal Money Planning, LLC

4245 Kemp Blvd., Ste 1007

Wichita Falls, TX 76308

940/692-6885

March 24, 2024

This Brochure Supplement provides information about Brittany Schultz that supplements the Personal Money Planning, LLC's Brochure. You should have received a copy of that Brochure. Please contact Michelle Kuehner if you did not receive Personal Money Planning, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Brittany Schultz is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2- Educational Background and Business Experience

Brittany is our Vice President, taking over those duties from Gary and Michelle in 2021. Brittany is currently one of three advisory representatives. Brittany was born in 1987. Her individual CRD number is 7678123. The following are her education and business backgrounds.

### *Formal Education:*

Degrees Obtained

BS, Accounting, University of Maryland University College, 2019.

Undergraduate

Midwestern State University (2006-2007)

University of Maryland University College (2009-2019)

***Recent Business Background:***

Personal Money Planning, LLC, (2019 to present)

Director of Research and Operations; Investment Advisor Representative

Stay-At-Home Parent (2013-2019)

D.O.D. Community Bank (2008-2013)

Customer Service Supervisor

***Professional Affiliations:***

None currently

***Licenses Obtained:***

Registered Investment Advisor

Brittany has taken and passed the following exam:

Series 65

**Item 3- Disciplinary Information**

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

**Item 4- Other Business Activities**

This is the Disclosure Brochure for Personal Money Planning, LLC as a Registered Investment Advisor. However, as noted earlier, we do more than just advise on investments. Specifically, we offer financial planning services that may or may not be linked to any investment advice given to clients.

And while almost all of our income comes from our investment management work, we do feel that as important is the non-investment financial advice that we provide whether compensated or not.

Personal Money Planning, LLC is a “fee-only” registered investment advisor. It is not registered as a broker-dealer, a futures commission merchant, a commodity pool operator or commodity-trading advisor. We have no arrangements with any related person who is a: broker-dealer,

investment company, other investment advisor, financial planning firm, commodity pool operator, law firm, pension consultant, real estate broker, or any entity that creates or packages limited partnerships. Personal Money Planning, LLC is not a general partner in any partnership.

We are not employees of a broker, dealer, or insurance company.

We are advisors to our clients.

## **Item 5- Additional Compensation**

Employees of Personal Money Planning, LLC will periodically receive small gifts from mutual funds, brokers, insurance companies and other firms. These are usually small give-a-way items such as coffee cups, pens, and T-shirts, but larger gifts may be received.

Through our use of services through TD Ameritrade, and other brokers, investment companies, and others, we can often receive discounts to services from third parties. We freely avail ourselves of these “deals” as they are directly related to our providing the best service to our clients and, at the same time, allow us to save money for ourselves and our clients.

## **Item 6 - Supervision**

As with all Personal Money Planning, LLC employees, personal securities holdings and trading are monitored by internal reviews of employee accounts. Employees are required to submit duplicate account statements of all brokerage accounts to Personal Money Planning, LLC. The internal review monitors holdings and trades against our Code of Ethics, Compliance Manual, and other applicable firm policies. Additionally, Personal Money Planning, LLC employees must disclose all securities accounts they own or control after their hire date and review and confirm the accuracy of those accounts on an annual basis during their employment.

## **Item 7 - Requirements for State-Registered Advisors**

In addition to other disclosure throughout this document, advisers registered with one or more state securities authorities must report whether they have:

1. An award of otherwise been found liable in an arbitration claim alleging damages in excess of \$2,500 involving any of the following:
  - c. an investment or an investment-related business or activity;
  - d. fraud, false statement, omission;
  - e. theft, embezzlement, or other wrongful taking of property;
  - f. bribery, forgery, counterfeiting, or extortion; or
  - g. dishonest, unfair, or unethical practices. Gary Silverman has not been
  
2. An award of otherwise been found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:

- c. an investment or an investment-related business or activity;
- d. fraud, false statement, omission;
- e. theft, embezzlement, or other wrongful taking of property;
- f. bribery, forgery, counterfeiting, or extortion; or
- g. dishonest, unfair, or unethical practices.

Additionally, advisers are also required to report whether they have been subject to a bankruptcy petition, disclose the fact and date the petition was first brought, and the current status.

Brittany Schultz has not been subject to any of the items listed above.



## Introduction

PERSONAL MONEY PLANNING, LLC is an investment adviser registered with the Securities and Exchange Commission offering advisory accounts and services. Brokerage and investment advisory services and fees differ, and it is important that you, a retail investor, understand the difference. This document gives you a summary of the types of services and fees we offer. Please visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for free, simple tools to research firms and financial professionals, as well as educational materials about broker-dealers, investment advisers, and investing.

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

*Questions to ask us:* Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose investment to recommend to me? What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

We offer the following investment advisory services to retail clients: investment management (we review your portfolio, investment strategy, and investments); and financial planning (we assess your financial situation and provide advice to meet your goals). As part of our standard services, we monitor client accounts on a periodic basis. Our firm offers discretionary advisory services (where our firm makes the decision regarding the purchase or sale of investments in your accounts). We may limit the types of investments that are recommended since not every type of investment vehicle is needed to create an appropriate portfolio. Our firm does *not* have a minimum account size. Please also see our form ADV Part 2A ("Brochure"), specifically items 4 & 7.

## What fees will I pay?

*Questions to ask us:* 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 cost, and how much will be invested for me?

Our firm is a fee-only provider of services, and we receive no commissions or revenue from any other vendor or financial product provider. Our fees vary depending on the services you engage us for. Our investment management fee schedule ranges from 0.45% to 1.55%, depending on the value of the investments in your account, is paid in arrears, on a quarterly basis, and is calculated based on the average daily balance of the portfolio. The more assets you have in your advisory account, the more you will pay us. For financial planning, you pay us an hourly rate of \$250, based on the number of hours required to complete the plan. Financial planning services are due upon completion of the work. You may terminate these agreements at any time, with a written 30-day notice. You pay our fees even if there are not any actions

taken by us in your accounts, and the advisory fee paid to us does not vary based on the type of investments selected. Additionally, the amount of assets in your account affects our advisory fee; as your assets increase, our rate decreases, but the overall fee will increase. Please see Items 4, 5, 6, 7 & 8 of our Brochure.

Some investments (e.g., mutual funds, variable annuities, etc.) impose additional fees (e.g., transactional fees and product level fees) on your investments. The same goes for any additional fees you pay to a custodian.

Additionally, you may pay transaction fees, if applicable, when we buy or sell an investment for your 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 overtime. Please make sure you understand what fees and costs you are paying. Please also see our Brochure for additional details.

**What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interests do you have?**

*Questions to ask us: How might your conflicts of interests affect me, and how will you address them?*

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 interest. You should understand and ask us about these conflicts because they can affect the investment advice, we provide to you. As a fee-only advisor, a conflict of interest may exist any time we recommend that you keep your assets under our management rather than remove your assets from our management. Examples could include recommending that you rollover an account into an account managed by our firm or recommending that your assets remain in your account rather than satisfying a debt obligation.

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

Our firm provides fee-only services. This means our firm receives no compensation from any financial product or vendor company. Our firm's only source of revenue is the advisory fee we receive from clients. Our financial advisors are employees who are paid a salary and received no commissions from any other source. Please also see Item 10 of our Brochure for additional details.

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

*Questions to ask us:* As a financial professional, do you have any disciplinary history? For what type of conduct?

No, we do not have legal or disciplinary events. Visit <https://www.investor.gov/> for a free, and simple search tool to research us and financial professionals

## Additional Information

*Questions to ask us:* Who is my primary contact person? Is he or she a representative of an investment advisor or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?

We work a little differently than most firms, in that we do not assign each client to a particular advisor. We feel each advisor is fully able to help fulfill the needs of every client. Since we work more as a team than independent silos, someone is available to always assist your needs. That doesn't mean that at certain times you won't be working more closely with a particular advisor on a specific project. For example, you may work more closely with one advisor if you engage us for tax analysis services, and another for financial planning services. Since each advisor has their own set of specialized skills, we find it most effective to service our clients in this way.

While the person you will be closely working with will really depend on which service or item is being worked on, the executive assistant is typically the primary contact to ensure you reach the correct person.

If you have concerns about how you are being treated, please contact the Chief Compliance Office, Michelle Kuehner, at 940.692.6885, or [Michelle@PersonalMoneyPlanning.com](mailto:Michelle@PersonalMoneyPlanning.com).

For additional information on our advisory services, see our Brochure available at <https://adviserinfo.sec.gov/firm/summary/112178> and any individual brochure supplement your representative provides. If you have any questions, need additional information, or want another copy of this Client Relationship Summary, then please contact us at 1.940.692.6885.