



### Form ADV Part 3: Form CRS

#### Introduction

Frisco Financial Planning LLC ("FFP," "I") is a registered investment adviser registered with the Securities and Exchange Commission. Brokerage and investment advisory services and fees differ, which is why it is important for you to understand the differences.

Free and simple tools are available to research firms and financial professionals at [investor.gov/crs](https://investor.gov/crs), which also provides educational materials about broker-dealers, investment advisers, and investing.

#### Relationships & Services

*Given my financial situation, should I choose an investment advisory service? Why or why not?*

*How will you choose investments to recommend to me?*

*What is your relevant experience, including your licenses, education, and other qualifications?*

*What do these qualifications mean?*

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

I offer investment advisory services to retail investors.

**Asset Management Services:** I provide these services on a discretionary basis. I will manage your assets while I continuously monitor your custodial accounts and provide you with continuous and ongoing supervision of your custodial accounts. I have the limited authority to determine the type and number of securities to be purchased or sold for your portfolio without obtaining your consent for each transaction. I offer advice with respect to various products and types of investments. I do not have a minimum account size for my asset management services.

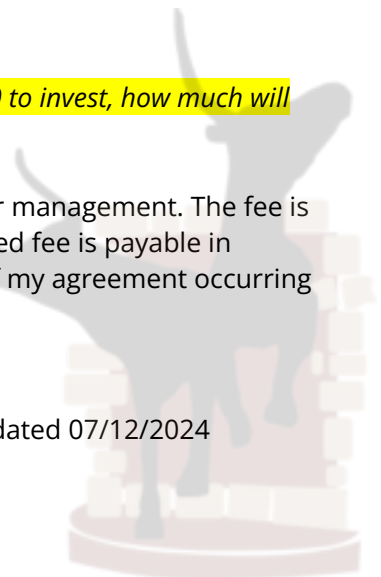
**Financial Planning and Consulting Services:** I will provide you with a detailed financial plan designed to achieve your stated financial goals and objectives. You may place reasonable restrictions on the types of investments that may be purchased or sold in your account as long as the restrictions are explicitly set forth.

For additional information, please see Items 4 and 7 of Part 2A.

#### Fees, Costs, Conflicts, and Standard of Conduct

*Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me? What Fees Will I Pay?*

For asset management services, you will pay an annual fee based on the total assets under management. The fee is payable quarterly in arrears. For financial planning services, you will pay a fixed fee. My fixed fee is payable in advance upon signing my agreement with the delivery of my advice and the termination of my agreement occurring within 90 days. My annual fee for ongoing services is payable quarterly in arrears.





# FRISCO FINANCIAL PLANNING, LLC

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I charge an asset-based fee which means that the more assets there are in the client's advisory account(s), the more the client will pay in fees. As such, I may therefore have an incentive to encourage my clients to increase the assets in his or her accounts. You may pay additional fees, including custodian fees, fees related to mutual funds, and other transactional fees.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. For additional information regarding my fees and costs, please see Item 5 of Form ADV Part 2A.

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

*What are your legal obligations to me when acting as my investment adviser?*

*How else does your firm make money and what conflicts of interest do you have?*

When I act as your investment adviser, I have to act in your best interest and not put my interest ahead of yours. At the same time, the way I make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice I provide you.

Here is an example to help you understand what this means: my asset management fee structure gives me the incentive to encourage clients to increase the assets under my discretionary management. For additional information, please see Items 5 and 10 of Part 2A.

*How do your financial professionals make money?*

I am the sole owner/employee of FFP. All clients work directly with me. I am paid solely by the fees paid to me by clients.

## Disciplinary History

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

No.

## Additional Information

*Who is my primary contact person?*

*Is he or she a representative of an investment adviser or a broker-dealer?*

*Who can I talk to if I have concerns about how this person is treating me?*

For additional information about my services and to request a copy of the current Form ADV Part 3 Form CRS, please visit <https://ffplan.com> or call me at (469) 248-6237.

