



Reliant Wealth Planning, LLC (“Reliant”) is an SEC registered investment advisory firm (RIA). RIAs differ from broker-dealer services and it is important that retail investors understand these differences. RIAs are fiduciaries and are therefore held to a higher standard than broker-dealers to ensure the recommendations made are in the client’s best interest. Another main difference is compensation: RIAs like Reliant charge their clients a fee based on the percentage of assets under management, while broker-dealers are often compensated by commissions from what they sell clients. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

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

Reliant offers fee-based investment advisory services including financial planning, discretionary wealth management services, and estate planning review. These advisory services focus on your investments over time and encompass ongoing advice, as well as ongoing monitoring.

Reliant may offer insurance solutions. Some of our Financial Professionals are registered representatives of APW Capital, Inc. (“APW”), an SEC registered broker-dealer. Your Financial Professional may offer you brokerage services through APW or investment advisory services through Reliant. Brokerage services and investment advisory services are different, and the fees we, and APW, charge for those services are different. It is important that you understand the differences. Your Financial Professional may earn transaction-based compensation and have additional conflicts of interest as a result of providing brokerage services through APW. You are encouraged to learn more about APW by reviewing [www.aurorapw.com/distinctions.php](http://www.aurorapw.com/distinctions.php) and having a discussion with your Financial Professional. Although this is possible, it is important to note that Reliant generally only recommends investment advisory services to our clients and we use APW Capital, Inc. for legacy insurance business. Furthermore, clients are not under any obligation to purchase insurance products from Reliant through APW.

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

Choosing an investment advisory service is a good fit for someone that wants continuous oversight of their portfolio along with comprehensive wealth planning advice. However, if you do not want such a comprehensive ongoing relationship with an advisor, it could be cheaper for you to use a more transaction focused brokerage option outside of Reliant.

**How will you choose investments to recommend to me?** Every client’s individual investment strategy is tailored to their specific needs. Utilizing the structure of one or more investment layers, Reliant builds portfolios with the goal of achieving the client’s stated financial goals while attempting to utilize an amount of risk which is emotionally and situationally appropriate.

### **What fees will I pay?**

Reliant generally offers services for a quarterly fee based upon the value of assets under management based on a fee schedule. Also, Reliant may charge a fixed-rate dollar amount as a fee for certain consulting and project work done for the client regarding investments that are not under management.

### Reliant's Asset-based Tiered Household Fee Schedule

Household Asset Under Management	Fee %
0.00 - 249,999.99	1.38
250,000.00 - 499,999.99	1.24
500,000.00 - 999,999.99	1.10
1,000,000.00 - 1,999,999.99	0.96
2,000,000.00 - 2,999,999.99	0.83
3,000,000.00 - 4,999,999.99	0.70
5,000,000.00 & Above	Negotiable

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 detailed information regarding fees please refer to Section 5 of our Firm Brochure:

[www.reliantwealthplanning.com/advgeneral](http://www.reliantwealthplanning.com/advgeneral)

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

*When we act as your investment advisor, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means:*

- As mentioned above, through APW we may recommend insurance products, which if purchased will result in a commission; however, clients are under no obligation to purchase such insurance products.
- Our financial professionals may recommend roll overs out of employer-sponsored retirement plans and into Individual Retirement Accounts. We could financially benefit from these recommendations.

#### **How do your Financial Professionals make money?**

Our Financial Professionals receive compensation from the quarterly fees paid to Reliant. They may also receive commission from insurance products.

#### **Do you or your Financial Professionals have legal or disciplinary history?**

No. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple way to research your Financial Professionals.

#### **Talking points to address with your Financial Professionals regarding our services:**

- How much would I pay per year for an advisory account? What would make those fees more or less? What services will I receive for those fees? What additional costs should I expect in connection with my account?
- What is your relevant experience, including your licenses, education, and other qualifications? Please explain what the abbreviations in your licenses are and what they mean.

#### **Where can I get additional information?**

More information about our Financial Professionals and additional ADV brochure disclosures can be found on our website, <https://www.reliantwealthplanning.com/>. Or you can call 502.398.5050 to request additional information and/or a copy of this CRS form.