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**Rutherford Asset Planning, Inc. is an investment adviser registered with the Securities and Exchange Commission.** We provide advisory accounts and services rather than brokerage accounts and services.

There are different ways you can get help with your investments. You should carefully consider which types of accounts and services are right for you.

This document gives you a summary of the types and services we provide and how you pay. Please ask for more information. There are suggested questions on the last page. There are free and simple tools available to research financial firms and professional on [BrokerCheck](#), which also provides educational materials about broker-dealers, investment advisers, and investing.

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

Our firm provides continuous advice and regular supervisory management regarding the investments of client funds based on the client's needs. We agree on a portfolio design at the asset class level ("asset allocation") and take discretion with a limited power of attorney about what mutual funds or securities to buy or sell.

We do not take possession of or ask for the authority to withdraw client funds. All client funds are retained with Schwab, a financial institution that we use as custodian.

If you open an advisory account, you will pay an on-going asset-based fee at the start of each quarter for our services, based on the value of the cash and investments in your advisory account.

We will offer you advice on a regular basis. We will discuss your investment goals, design with you a strategy ("asset allocation") to achieve your investment goals, and regularly monitor your account. You will receive a quarterly report of your portfolio performance, and we will contact you (by phone or e-mail) periodically to discuss your portfolio. Each year or when your financial circumstances change, we review the asset allocation and, as needed redesign your portfolio at the asset class level.

Our investment recommendations will generally include advice regarding the following securities: exchange-listed securities, securities traded over-the-counter, foreign issuers, certificates of deposits, municipal securities, annuities, mutual fund shares, United States governmental securities, and interests in partnership investing in real estate, oil and gas interests, equipment leasing, and private equity.

Your account allows us to buy and sell investments in your account, subject to the asset allocation that we agreed on, without asking you in advance (a "discretionary account").

For our investment advisory clients, we offer Family Office Services as an additional service. Examples of these services include: Goal Funding, Cash Flow Planning, Tax Planning, Estate Planning, Philanthropy, Catastrophic Event Planning.

### **Fees and Costs – *What fees will I pay?***

Fees and costs affect the value of your account over time. Our quarterly statements include an invoice which will provide detail on the fees you pay us each quarter. These fees are deducted from one or more of your accounts at the start of each quarter.

Our fees are set out in the engagement agreement we sign with you. The amount you pay will depend on the amount of assets in your account and any additional service you receive. Our fees are negotiable, at our discretion.

The amount paid to our firm and your financial professional does not vary based on the type of investments we select on your behalf. The asset-based fee reduces the value of your account and will be deducted from your account.

Our fees for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds,

ETFs, and/or partnerships to their shareholders. These fees and expenses are described in each fund's prospectus or partnership's private placement memorandum.

Our custodian, Charles Schwab, may charge you a transaction fee when we buy and sell an investment for you. Charles Schwab is the broker-dealer that will hold your assets (called "custody").

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce the amount of money you make on your investments over time. You pay our fee quarterly even if you do not buy or sell. Please make sure that you understand what fees and costs you are paying.

**Our Obligations to You** – *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?*

We are held to a fiduciary standard that covers our entire investment advisory relationship with you. When we act as your investment adviser, we have to act in your best interest and put your interest ahead of ours.

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 that we provide you. We have a duty to eliminate these conflicts or tell you about them in a way you can understand, so that you can decide whether or not to agree to them.

An example of a conflict of interest is as follows: The more assets you have in the advisory account, including cash, the more you will pay us. We, therefore, have an incentive to increase the assets in your account in order to increase our fees. Hence, if we are discussing paying off your mortgage from your investments, we have a financial incentive to advise you not to pay off the mortgage and thereby keep a larger balance with us. However, our fiduciary duty to you demands that we recommend what is in your best interest.

Our financial professionals are compensated with an annual salary. Their compensation is not affected by the purchase or sale of securities in your account. We do not receive compensation from third parties when we recommend or sell certain investments. We do not share revenues with the manager or sponsor of investments that we recommend.

**Disciplinary History** – *Do your financial professionals have legal or disciplinary history?*

We are required to disclose any legal or disciplinary events that are material to a client's or a prospective client's evaluation of our advisory business or the integrity of our management.

No, our firm and our financial professionals have no disciplinary events to disclose.

Visit [BrokerCheck](#) for a free and simple search tool to research our firm and our financial professionals.

**Additional Information** – *We encourage you to seek additional information. Ask our financial professionals these key questions about our investment services and accounts.*

- Given my financial situation, why should I choose an advisory account?
- Do the math for me. 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?
- Tell me how you and your firm make money in connection with my account. Do you or your firm receive any payments from anyone besides me in connection with my investments?
- What are the most common conflicts of interest in your advisory accounts? Explain how you will address those conflicts when providing services to my account.
- How will you choose investments to recommend for my account?
- How often will you monitor my account's performance and offer investment advice?
- Do you or your firm have a disciplinary history? For what type of conduct?
- 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.
- For additional information on our advisory services, you can call us at 813-343-4501 to request up-to-date information and request a copy of our Form ADV, brochures, and/or this relationship summary.