

Plan First Wealth, LLC
Form CRS Customer Relationship Summary
March 13, 2024

Plan First Wealth, LLC (“PFW,” “we,” “our” or the “Firm”) is an investment adviser registered with the U.S. Securities and Exchange Commission (“SEC”). The services of and fees for brokerage and investment advisory services differ and it is important for you to understand those differences. Free and simple tools are available to you to research us, other firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), where you may also find important educational materials about broker-dealers, investment advisers and investing. (See Appendix A for material changes to this form.)

What investment services and advice can you provide me?

Ask your financial professional the following questions:

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?

We offer investment advisory services focused on providing specialist cross border advice to British expatriates, individuals, and families, living in the USA. Such individuals generally have additional concerns and considerations that arise as a result of their original UK domicile, clients may have the following types of investments, a UK based financial product such as pensions, ISAs, endowment policies and unit trusts. Our services include ongoing portfolio management based on each client with respect to their risk tolerance levels and time horizon. Risk tolerance levels are documented in the Investment Policy Statements which are given to all clients. We then recommend an investment approach to the client. In addition, PFW offers financial planning to clients who meet the following criteria: (i) PFW is the client’s only investment adviser; (ii) the combined value of the client’s account(s) under PFW management is \$1,000,000 or greater, and (iii) PFW manages all the Client’s mission critical assets (i.e. those assets that are essential to the Client’s goals and overall financial plan). These criteria can be

waived at the adviser’s discretion. The investment instruments PFW advises its clientele on include, but are not limited to, mutual funds and exchange traded funds (“ETFs”). Upon execution of a client agreement, we work to establish accounts so we can manage the portfolio. We continually monitor and will periodically rebalance these accounts as needed. We typically manage accounts on a non-discretionary basis (although discretionary is permitted upon Firm approval). Non-discretionary basis limits the authority of PFW to buy or sell without approval of the client. We also offer a Wrap Fee Program. For further information about our services and advice please read Items 4, 7, and 8 of our Form ADV Part 2A disclosure brochure. For further information about the Wrap Fee Program, see Appendix A to Form ADV Part 2A. For a copy contact us at (646) 201-4865 or go to www.adviserinfo.sec.gov.

What fees and costs will I pay?

PFW’s fees vary depending upon the services you receive. PFW charges three types of fees: financial planning fees, account setup fees and portfolio management fees. Fixed financial planning fees are charged upfront to clients who undergo financial planning prior to transferring investments to our management. Financial planning fees are typically \$2,500 with a maximum of \$10,000 depending on the complexity of the Clients’ situation. Account setup fees are charged upfront to open accounts with non-US custodians that will be managed by PFW. Account setup fees vary and facilitate the opening and funding of specified non-US based accounts. Both financial planning fees and account setup fees are in addition to asset-based fees. Ongoing portfolio management fees are a percentage of the Client’s assets under management. The typical fee is 1.25% and is charged annually. Additionally, the amount of assets in your account affects our advisory fee; the more assets you have in your advisory account, the more you will pay us and thus we have an incentive to increase those assets in order to increase our fee. We calculate our portfolio management fees against all assets, this may include investments and cash balances invested in money markets. The exact services and fees will be disclosed within the client agreement prior to any services being provided. Our portfolio management fees are paid directly from the assets held in your account with your written authority in arrears on a monthly basis, with the exception of Legacy QROPS, which are invoiced bi-annually in advance. You pay our fees even if you don’t have transactions. While there is no minimum account size, the minimum investment across all a client’s accounts is \$250,000. Please also see Items 4, 5, 6, 7 & 8 of our Brochure. All fees charged to the client will be set forth in each client’s respective agreement.

Ask one of our financial professionals the following questions:

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?

Clients should understand the fees discussed above are specific to what we charge and don’t include charges imposed by

third parties such as third-party sub-advisers, trustees, custodians/platforms and mutual fund/ETF fees and expenses. Clients who participate in the Wrap Fee Program will be charged an additional fee, typically 0.18%. For the Wrap Fee Program, you will not typically pay additional transaction fees and thus our advisory fee is higher than if you paid transaction fees separately. 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. *More detailed information about our fees and other costs associated with investing, along with applicable conflicts can be found in Items 5, 10, and 14 of our Form ADV Part 2A disclosure brochure. For a copy contact us at (646) 201-4865 or go to www.adviserinfo.sec.gov.*

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 PFW acts 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 interests. The fees that we charge, including financial planning fees, account setup fees and portfolio management fees, create a conflict of interest. We may recommend that you bring your investments under our management, and this would result in you paying us fees. You should understand and ask us about these conflicts because they can affect the investment advice provided to you.

More detailed information about our conflicts of interest can be found in Items 4, 5, 8, 10, 11, 12, and 14 of our Form ADV Part 2A disclosure brochure. For a copy contact us at (646) 201-4865 or go to www.adviserinfo.sec.gov.

Ask your financial professional:

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

How do your financial professionals make money?

PFW's partners are the majority owners of the Firm and financial professionals servicing clients. They receive salary and profits from the Firm's earnings. Other representatives of our Firm earn a salary as well as bonuses that may be based upon assets managed. This creates a conflict of interest. Information about compensation for our professionals and related conflicts of interest are found in our Form(s) ADV Part 2B. *Form ADV Part 2B for our representatives is available through us at: 500 Putnam Ave., Ste. 400, Greenwich CT 06830, or calling 646-201-4865.*

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

No, we do not have legal or disciplinary events. Please go to www.Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Ask your financial professional:

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

Additional Information

Additional information and a copy of this Form CRS can be found at www.adviserinfo.sec.gov by searching Plan First Wealth, LLC or CRD#289185; or contacting us at 500 Putnam Ave., Ste. 400, Greenwich CT 06830, or calling 646-201-4865.

Ask your financial professional:

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

Appendix A: PFW has amended the CRS dated September 7, 2023 to include (1) new criteria that a client must meet prior to being offered financial planning, (2) a lower required investment with PFW, (3) a change in PFW portfolio management fees and (4) the addition of a Wrap Fee Program. PFW has amended the CRS dated August 23, 2022, to include (1) further disclosure of PFW fees and costs associated with setting up accounts, financial planning, and advisory services, (2) additional information regarding the types of third-party fees that clients will be assessed, and (3) amendments to conflicts of interests that occur by engaging our services. On March 13, 2024, PFW updated "How are financial professionals make money" to include compensation based on assets under management.