

Stowe Financial Planning, LLC
Summary of Amendments to the Form CRS
March 2022

We have two changes to our Form CRS.

1. We updated our fee schedule for new clients on page 1. Existing clients will remain on their current fee schedule
2. We amended our conflict-of-interest disclosure found on page 2 to include the following conflict of interest:

When we recommend you rollover a retirement account for us to manage, this creates a financial incentive because we charge a fee for our services. We attempt to mitigate the conflict of interest by acting in your best interest and applying an impartial conduct standard to all rollovers. Please note that you are not under any obligation to roll over a retirement account to an account managed by us.

Stowe Financial Planning, LLC
Relationship Summary

Introduction

Stowe Financial Planning, LLC is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for retail investors to understand the differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

Relationships and Services

What investment services and advice can you provide me?

We offer investment advisory services to retail investors. We provide discretionary investment supervisory services, also known as asset management services; manages investment advisory accounts not involving investment supervisory services; furnishes investment advice through consultations; issues special reports about securities; and issues, charts, graphs, formulas, or other devices which clients may use to evaluate securities. Accounts are reviewed quarterly or more frequently when market conditions dictate.

On more than an occasional basis, SFP furnishes advice to clients on matters not involving securities, such as financial planning matters, taxation issues, and trust services that often include estate planning.

We require a minimum account size of \$500,000 of assets under management. We have the discretion to waive the minimum account size requirement.

Additional Information:

You can find more detailed information about the services we offer in Items 4 and 7 of our Firm Brochure.

Conversation Starters:

1. "Given my financial situation, should I choose an investment advisory service? Why or why not?"
2. "How will you choose investments to recommend to me?"
3. "What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?"

Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

For our financial planning services, we charge a minimum fee of \$2,500. The fee is a combination of a project planning fee and an additional fee based on the size of the portfolio, with a fee of up to 0.25% of liquid assets.

For our investment management services, we charge an annual fee based on a percentage of assets under management. For the first two years under contract, the annual service fee is billed quarterly in arrears according to the following tiered fee schedule:

<i>Assets Under Management</i>	<i>Annual Fee</i>
<i>First \$1,000,000</i>	Initial fee of 0.90%
<i>Between \$1,000,000 and \$3,000,000</i>	Plus 0.60%
<i>Excess of \$3,000,000</i>	Plus 0.40%

Following the first two years, the annual service fee is billed according to the following tiered fee schedule:

<i>Assets Under Management</i>	<i>Annual Fee</i>
<i>First \$1,000,000</i>	Initial fee of 0.70%
<i>Next \$2,000,000</i>	Plus 0.50%
<i>Excess of \$3,000,000</i>	Plus 0.30%

For clients with less than \$500,000 of investable assets a separate fee schedule is applied:

Assets Under Management**Annual Fee****Less than \$500,000****0.90%***

*Once the client reaches the \$500,000 threshold, the fee schedule reverts to the standard 0.70% on the first \$1,000,000 and 0.50% on the excess of \$1,000,000.

Our management fee does not include brokerage commissions, transaction fees, or other related costs and expenses that are normally incurred by the client.

Additional Information:

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. You can find more detailed information about our fees and costs in item 5 of our Firm Brochure.

Conversation Starter:

"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 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 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 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:

We only make money through the advisory fees we charge you. We do not sell or provide any other services to clients.

When we recommend you rollover a retirement account for us to manage, this creates a financial incentive because we charge a fee for our services. We attempt to mitigate the conflict of interest by acting in your best interest and applying an impartial conduct standard to all rollovers. Please note that you are not under any obligation to roll over a retirement account to an account managed by us.

Additional Information:

You can find more detailed information about our conflicts of interest in Item 10 of our Firm Brochure.

Conversation Starter:

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

How do your financial professionals make money?

Our financial professionals are compensated on a salaried basis or a percentage of revenue for their personal books of business.

Disciplinary History***Do you or your financial professionals have legal or disciplinary history? No*****Additional Information:**

Visit Investor.gov/CRS for a free and simple search tool to research you and your financial professionals.

Conversation Starter:

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

Additional Information

You can find additional information about our investment advisory services and request a copy of our relationship summary:

Website: www.stowefinancialplanning.com

Address: 1316 Village Creek, Suite 700, Plano, TX 75093

Email: bob@stowefinancialplanning.com

Telephone: (972) 733-9959

Conversation Starter:

"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?"