

Stowe Financial Planning, LLC

Relationship Summary

Introduction

Stowe Financial Planning, LLC (or “SFP”) 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.

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.

There is no minimum fee or minimum investment.

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. Our annual management fee for assets under management of less than \$500,000 is 0.90% plus an additional financial planning fee may be charged at the Adviser’s discretion (up to \$3,000 a year). When we manage more than \$500,000 of assets, we use the following blended fee schedule for the first two years (or eight quarterly bill cycles) upon the signing of the contract agreement:

Annual Fee	Assets Under Management
Initial fee of 0.90% on the	First \$1,000,000
Then 0.60% on the	Next \$2,000,000
Then 0.40% on the	Excess of \$3,000,000

Two years (or eight quarterly bill cycles) after the contract agreement, the Client’s annual management fee reverts to the following fee schedule:

Annual Fee	Assets Under Management
Initial fee of 0.70% on the	First \$1,000,000
Then 0.50% on the	Next \$2,000,000
Then 0.30% on the	Excess of \$3,000,000

Clients who chose to terminate after investments are made, but before the end of the first twelve months will pay a service fee of 0.9% billed based on the assets under management on the day of termination, including payments made for their first, second and third billings.

Clients with assets under management who chose to hold away or custody assets away from Fidelity Investments, yet those assets are included in their financial plan, will pay the same rate for those assets as the schedules above.

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.

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?”