
Modern Dollar Planning, LLC

1807 Park Avenue
St. Louis, MO 63104

Form ADV Part 2A – Firm Brochure

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www.modern-dollar.com

Dated January 10, 2025

This Brochure provides information about the qualifications and business practices of Modern Dollar Planning, LLC, “Modern Dollar Planning”. If you have any questions about the contents of this Brochure, please contact us at (314) 827-5852. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Modern Dollar Planning, LLC is registered as an Investment Adviser with the SEC. Registration of an Investment Adviser does not imply any level of skill or training.

Additional information about Modern Dollar Planning is available on the SEC’s website at www.adviserinfo.sec.gov which can be found using the firm’s identification number 174695.

Item 2: Material Changes

Since the last annual update of this brochure, dated January 16, 2024, there have been no material changes.

Please note that this section describes changes to this Form ADV Part 2A since the last annual update that we deem material, however additional changes have been made.

Item 3: Table of Contents

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Item 4: Advisory Business

A. Description of Advisory Firm

Modern Dollar Planning, LLC is registered as an Investment Adviser with the SEC. We were founded on January 1, 2015. Modern Dollar Planning is owned and operated by Mark Schweiss. As of December 31, 2024, Modern Dollar Planning manages \$121,985,766 on a discretionary basis and \$0 on a non-discretionary basis.

B. Types of Advisory Services

Modern Dollar offers financial planning and investment management services to individuals, high net worth individuals, trusts and estates in Missouri and other states (each referred to as a “Client”).

1. On-Going Wealth Management

Modern Dollar Planning provides customized financial planning solutions for its Clients. This is achieved through continuous personal Client contact and interaction while providing discretionary investment management, consulting services, and financial planning services integrated into one service. Financial planning may include retirement planning, cash flow and debt management, income tax planning, insurance needs analysis, estate planning, employee benefits, college savings, financial goal setting, investment analysis and investment management services provided on a discretionary basis. Modern Dollar Planning works with each Client to identify their investment goals and objectives as well as risk tolerance and financial situation in order to create an appropriate portfolio allocation.

Through investment management, our firm provides continuous advice to a client regarding the investment of client funds based on the individual needs of the client. Through personal discussions in which goals and objectives based on a client's particular circumstances are established, we develop a client's personal investment policy or an investment plan with an asset allocation target and create and manage a portfolio based on that policy and allocation target. During our data-gathering process, we determine the client's individual objectives, time horizons, risk tolerance, and liquidity needs. We may also review and discuss a client's prior investment history, as well as family composition and background. Modern Dollar will not provide securities custodial or other administrative services. At no time will Modern Dollar accept or maintain custody of a Client's funds or securities. All Client assets will be managed within their designated brokerage account or pension account, pursuant to their Wealth Management Agreement.

Account supervision is guided by the stated objectives of the client (e.g., maximum capital appreciation, growth, income, or growth and income), as well as tax considerations. Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors. Fees pertaining to this service are outlined in Item 5 of this brochure.

Modern Dollar's investment philosophy is primarily based upon Modern Portfolio Theory and other academic research. The Advisor implements its strategies primarily through the use of low-cost, passively managed exchange-traded funds (“ETFs”) such as those offered by Vanguard, iShares, State Street Global Advisors and Dimensional Fund Advisors. Diversification, cost, and tax efficiency are all important factors in determining which funds to use and how they are implemented for a Client's account(s). The Advisor may utilize individual fixed-income securities and other types of securities, as appropriate for a particular Client (See Item 8 for

details).

Modern Dollar's investment strategy is primarily long-term focused, but the Advisor may buy, sell or re-allocate positions that have been held less than one year to meet the objectives of the Client or due to market conditions. Modern Dollar will construct, implement and monitor the portfolio to ensure it meets the goals, objectives, circumstances, and risk tolerance agreed to by the Client. Each Client will have the opportunity to place reasonable restrictions on the types of investments to be held in their respective portfolio, subject to acceptance by the Advisor.

Modern Dollar evaluates and selects investments for inclusion in Client portfolios only after applying its internal due diligence process. Modern Dollar may recommend, on occasion, redistributing investment allocations to diversify the portfolio. Modern Dollar may recommend specific positions to increase sector or asset class weightings. The Advisor may recommend employing cash positions as a possible hedge against market movement. Modern Dollar may recommend selling positions for reasons that include, but are not limited to, harvesting capital gains or losses, business or sector risk exposure to a specific security or class of securities, overvaluation or overweighting of the position[s] in the portfolio, change in the risk tolerance of a Client, generating cash to meet Client needs, or any risk deemed unacceptable for the Client's risk tolerance.

Prior to rendering investment advisory services, Modern Dollar will ascertain, in conjunction with the Client, the Client's financial situation, risk tolerance, and investment objectives.

C. Client Account Management

Prior to engaging Modern Dollar to provide investment advisory services, each Client is required to enter into a Wealth Management Agreement with the Advisor that defines the terms, conditions, authority and responsibilities of the Advisor and the Client. These services may include:

- Assess Investment Risk Tolerance – Modern Dollar will assess each Client's willingness, ability and need to take risk through a questionnaire, in person discussions and financial projections.
- Asset Allocation – Modern Dollar may develop a strategic asset allocation that is targeted to meet the investment objectives, time horizon, financial situation and tolerance for risk for each Client.
- Portfolio Construction – Modern Dollar may develop a portfolio for the Client that is intended to meet the stated goals and objectives of the Client.
- Investment Management and Supervision – Modern Dollar may provide investment management and ongoing oversight of the Client's portfolio and overall account.

D. Client Tailored Services and Client Imposed Restrictions

We offer the same suite of services to all of our clients. However, specific client financial plans and their implementation are dependent upon client's current situation (income, tax levels, and risk tolerance levels) and is used to construct a client specific plan to aid in the selection of a portfolio that matches restrictions, needs, and targets. Modern Dollar Planning will accommodate requests to aid in the selection of portfolios built around reasonable restrictions, including, but not limited to, restrictions on specific security ticker symbols or companies, industry sectors (for example, excluding tobacco products or firearms), or credit quality (for example, bonds rated A or higher). Modern Dollar Planning will notify clients if a restriction is deemed unreasonable and/or irreconcilable with a portfolio that is otherwise consistent with client's Investment Policy Statement.

E. Wrap Fee Programs

We do not participate in wrap fee programs.

Item 5: Fees and Compensation

Unless a client has received the firm's disclosure brochure at least 48 hours prior to signing the Wealth Management Agreement, the Wealth Management Agreement may be terminated by the client within five (5) business days of signing the contract without incurring any advisory fees. How Modern Dollar is paid depends on the type of advisory service they are performing. Please review the fee and compensation information below.

The following paragraphs detail the fee structure and compensation methodology for advisory services. Each Client shall sign a Wealth Management Agreement that details the responsibilities of Modern Dollar Planning and the Client. Although the Advisor believes its fees to be fair and reasonable for the services provided, lower fees for comparable services may be available from other sources.

A. Fees for Advisory Services

One-Time Financial Plan

In most cases, Modern Dollar Planning expects all new Clients, whether they intend to work with Modern Dollar Planning on-going or not, to have a Financial Plan completed as part of their on-boarding process. This one-time engagement fee for the creation of their Financial Plan is typically between \$1,500 to \$5,000 and it is 100% due and payable upfront and can be paid by check or by ACH. In the event of any early termination of this engagement by either the Client or by Modern Dollar, the amount refundable to the Client will be determined by taking their total engagement fee paid and subtracting it by the total number of hours worked by Modern Dollar Planning multiplied by \$200/hour.

On-Going Wealth Management

Compensation for Modern Dollar Planning's on-going wealth management and discretionary investment management services provided to the Client are in the form of a quarterly fixed fee paid in arrears and range between \$1,000 and \$10,000. This quarterly fixed fee is determined by using a proprietary method and is based on a number of factors including the complexity of the Client's financial situation, their stage of life, their income(s), their net worth, their level of assets that can be managed versus advised on and their level of investment portfolio complexity. This fee is designed to cover a wide range of current and projected financial

needs and is intended to be competitive with what the Client might expect to pay under an “assets under management” (AUM) approach (assuming all investable assets were managed). Throughout the relationship, it is anticipated that Modern Dollar Planning will periodically review the quarterly fixed-fee for each Client as, at a minimum, a periodic cost of living increase is expected to be assessed. The Client will be notified of any fee changes in writing, and if the result is a fee increase it must be acknowledged by the Client in writing before taking effect. Fees are negotiable at the sole discretion of the Advisor. From time to time, Modern Dollar Planning may agree to a quarterly fixed fee below \$1,000, but approval is required by one of the firm’s shareholders.

Advisory fees are directly debited from client accounts, or the client may choose to pay by check or electronic funds transfer (ACH). In the event of a Client or Modern Dollar termination of their on-going wealth management services, the Client will be billed and/or their investment accounts will be charged a pro-rated fee based on the amount of time that has elapsed during their current billing. An account may be terminated with written notice at least 30 calendar days in advance. Since fees are paid in arrears, no rebate will be needed upon termination of the account.

B. Fee Billing

On-Going Wealth Management

Wealth Management Fees will typically be automatically deducted from the Client Account by the Custodian. The Advisor will direct the Custodian indicating the amount of the fees to be deducted from the Client Account on a quarterly basis. Clients will be provided with a statement, at least quarterly, from the Custodian reflecting the deduction of the Wealth Management Fees. In addition, the Advisor will provide the Client a report itemizing the fee, including the calculation period covered by the fee, the account value and the methodology used to calculate the fee. It is the responsibility of the Client to verify the accuracy of these fees as listed on the custodian’s brokerage statement as the Custodian does not assume this responsibility. Clients provide written authorization permitting Modern Dollar to be paid directly from their accounts held by the Custodian as part of the Wealth Management Agreement and separate account forms provided by the Custodian.

In cases where we aren’t directly managing any assets (if for instance, all of the client’s assets are held in a company retirement plan) we will invoice the Client directly on a quarterly basis.

All securities held in accounts managed by the Advisor will be independently valued by the Custodian designated by the Client. Advisor will not have the authority or responsibility to value securities in the Portfolio. Fees are negotiable at the sole discretion of the Advisor. Any increase in fees will require the Client be given thirty (30) days’ prior written notice and an amendment to this agreement will need to be signed by both parties.

C. Other Types of Fees and Expenses

Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which may be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, and other third parties such as custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual fund and exchange traded funds also charge internal management fees, which are disclosed in a fund’s prospectus. Such charges, fees and commissions are exclusive of and in addition to our fee, and we shall not receive any portion of these commissions, fees, and costs.

Item 12 further describes the factors that we consider in selecting or recommending broker-dealers for client's transactions and determining the reasonableness of their compensation (e.g., commissions).

We do not accept compensation for the sale of securities or other investment products including asset-based sales charges or service fees from the sale of mutual funds.

D. Termination of Agreement

A client agreement may be cancelled at any time, by either party, for any reason, with at least 30 days written notice. Upon termination of any account, any prepaid, unearned fees will be promptly refunded, and any earned, unpaid fees will be due and payable. Fees will be billed in accordance with the Client's contract.

Item 6: Performance-Based Fees and Side-By-Side Management

We do not offer performance-based fees.

Item 7: Types of Clients

Modern Dollar offers financial planning and investment management services to individuals, high net worth individuals, trusts and estates.

We do not have a minimum account size requirement; however, we do have a minimum Financial Plan creation fee of \$1,500 and a minimum quarterly fixed fee of \$1,000. From time to time, Modern Dollar Planning may agree to a quarterly fixed fee below \$1,000, but approval is required by one of the firm's shareholders.

Item 8: Methods of Analysis, Investment Strategies and Risk of Loss

Passive Investment Management

We primarily practice passive investment management. Passive investing involves building portfolios that are comprised of various distinct asset classes. The asset classes are weighted in a manner to achieve a desired relationship between correlation, risk and return. Funds that passively capture the returns of the desired asset classes are placed in the portfolio. The funds that are used to build passive portfolios are typically ETFs.

Passive investment management is characterized by low portfolio expenses (i.e. the funds inside the portfolio have low internal costs), minimal trading costs (due to infrequent trading activity), and relative tax efficiency (because the ETFs inside the portfolio are tax efficient and turnover inside the portfolio is minimal).

In contrast, active management involves a single manager or managers who employ some method, strategy or technique to construct a portfolio that is intended to generate returns that are greater than the broader market or a designated benchmark and typically have higher management and tax costs. Academic research indicates most active managers underperform the market.

Material Risks Involved

All investing strategies we offer involve risk and may result in a loss of your original investment which you should be prepared to bear. Many of these risks apply equally to stocks, bonds, commodities and any other investment or security. Material risks associated with our investment strategies are listed below.

Market Risk: Market risk involves the possibility that an investment's current market value will fall because of a general market decline, reducing the value of the investment regardless of the success of the issuer's operations or its financial condition.

Strategy Risk: The Adviser's investment strategies and/or investment techniques may not work as intended.

Small and Medium Cap Company Risk: Securities of companies with small and medium market capitalizations are often more volatile and less liquid than investments in larger companies. Small and medium cap companies may face a greater risk of business failure, which could increase the volatility of the client's portfolio.

Interest Rate Risk: Bond (fixed income) prices generally fall when interest rates rise, and the value may fall below par value or the principal investment. The opposite is also generally true: bond prices generally rise when interest rates fall. In general, fixed income securities with longer maturities are more sensitive to these price changes. Most other investments are also sensitive to the level and direction of interest rates.

Legal or Legislative Risk: Legislative changes or Court rulings may impact the value of investments, or the securities' claim on the issuer's assets and finances.

Inflation: Inflation may erode the buying-power of your investment portfolio, even if the dollar value of your investments remains the same.

Item 9: Disciplinary Information

There are no legal, regulatory or disciplinary events related to Modern Dollar or any of its employees.

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Modern Dollar Planning or the integrity of our management. We have no information applicable to this Item.

Item 10: Other Financial Industry Activities and Affiliations

Neither Modern Dollar or any of its employees participate in other financial industry activities and are not affiliated with other financial firms.

Additionally, Mr. Schweiss is a Certified Public Accountant. This accounts for approximately 0% of his time, for he does not provide accounting services. Mr. Schweiss does not have signatory authority over any client accounts.

Recommendations or Selections of Other Investment Advisers

Modern Dollar Planning does not currently recommend to client's other investment advisers to manage their accounts. However, historically Modern Dollar Planning did utilize ACR Alpine Capital Research, LLC (CRD # 110933) to provide investment management services to clients and still has five clients using them for investment management. This situation creates a conflict of interest. However, when recommending clients to another investment advisor, the client's best interest and suitability of the other investment advisers will be the main determining factors of Modern Dollar Planning. This relationship is disclosed to the client at the commencement of the advisory relationship.

Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Code of Ethics

As a fiduciary, our firm and its associates have a duty of utmost good faith to act solely in the best interests of each client. Our clients entrust us with their funds and personal information, which in turn places a high standard on our conduct and integrity. Our fiduciary duty is a core aspect of our Code of Ethics and represents the expected basis of all of our dealings. The firm also adheres to the Code of Ethics and Professional Responsibility adopted by the CFP® Board of Standards Inc. and accepts the obligation not only to comply with the mandates and requirements of all applicable laws and regulations but also to take responsibility to act in an ethical and professionally responsible manner in all professional services and activities.

This code does not attempt to identify all possible conflicts of interest, and literal compliance with each of its specific provisions will not shield associated persons from liability for personal trading or other conduct that violates a fiduciary duty to advisory clients. A summary of the Code of Ethics' Principles is outlined below.

- Integrity - Associated persons shall offer and provide professional services with integrity.
- Objectivity - Associated persons shall be objective in providing professional services to clients.
- Competence - Associated persons shall provide services to clients competently and maintain the necessary knowledge and skill to continue to do so in those areas in which they are engaged.
- Fairness - Associated persons shall perform professional services in a manner that is fair and reasonable to clients, principals, partners, and employers, and shall disclose conflict(s) of interest in providing such services.
- Confidentiality - Associated persons shall not disclose confidential client information without the specific consent of the client unless in response to proper legal process, or as required by law.
- Professionalism - Associated persons' conduct in all matters shall reflect positively upon the credit of the profession.
- Diligence - Associated persons shall act diligently in providing professional services.

We will, upon request, promptly provide a complete code of ethics.

Investment Recommendations Involving a Material Financial Interest and Conflicts of Interest

Neither our firm, its associates or any related person is authorized to recommend to a client, or effect a transaction for a client, involving any security in which our firm or a related person has a material financial interest, such as in the capacity as an underwriter, advisor to the issuer, etc.

Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest

Our firm and its “related persons” may buy or sell securities similar to, or different from, those we recommend to clients for their accounts. Our policy is designed to assure that the personal securities transactions, activities and interests of the employees of our firm will not interfere with (i) making decisions in the best interest of advisory clients and (ii) implementing such decisions while, at the same time, allowing employees to invest for their own accounts. Nonetheless, because the Code of Ethics in some circumstances would permit employees to invest in the same securities as clients, there is a possibility that employees might benefit from market activity by a client in a security held by an employee. In an effort to reduce or eliminate certain conflicts of interest involving the firm or personal trading, our policy may require that we restrict or prohibit associates’ transactions in specific reportable securities transactions. Any exceptions or trading pre-clearance must be approved by the firm principal in advance of the transaction in an account, and we maintain the required personal securities transaction records per regulation.

Trading Securities at/Around the Same Time as Client’s Securities

From time to time, our firm or its “related persons” may buy or sell securities for themselves at or around the same time as clients. We will not trade non-mutual fund securities prior to the same security for clients on the same day.

In an effort to reduce or eliminate certain conflicts of interest involving the firm or personal trading, our policy may require that we restrict or prohibit associates’ transactions in specific securities transactions. Any exceptions or trading pre-clearance must be approved by our Chief Compliance Officer in advance of the transaction in an account, and we maintain the required personal securities transaction records per regulation.

Additionally, Modern Dollar Planning requires adherence to its Insider Trading Policy.

Investment Advice Relating to Retirement Accounts

When we provide investment advice to you regarding your retirement plan account or individual retirement account, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. The way we make money creates some conflicts with your interests, so we operate under a special rule that requires us to act in your best interest and not put our interest ahead of yours. Under this special rule’s provisions, we must:

- Meet a professional standard of care when making investment recommendations (give prudent advice);
- Never put our financial interests ahead of yours when making recommendations (give loyal advice);
- Avoid misleading statements about conflicts of interest, fees, and investments;
- Follow policies and procedures designed to ensure that we give advice that is in your best interest;
- Charge no more than is reasonable for our services; and
- Give you basic information about conflicts of interest.

In addition, and as required by this rule, we provide information regarding the services that we provide to you, and any material conflicts of interest, in this brochure and in your client agreement.

Item 12: Brokerage Practices

A. Recommendation of Custodian(s)

Modern Dollar does not have any affiliation with Broker-Dealers. Specific custodian recommendations are made to client based on their need for such services. We recommend custodians based on the reputation and services provided by the firm.

We recommend that clients establish brokerage accounts with Fidelity Institutional Wealth Services (“Fidelity”), a registered broker-dealer, member SIPC, to maintain custody of clients’ assets and to effect trades for their accounts. We are independently owned and operated and not affiliated with Fidelity.

1. Research and Other Soft-Dollar Benefits

Fidelity provides us with access to its institutional trading and custody services, which are typically not available to retail investors. These services generally are available to independent investment advisors on an unsolicited basis, at no charge to them.

Fidelity’s services include brokerage, custody, research, and access to mutual funds and other investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment. We use these benefits to service all of our client accounts at Fidelity. For our client accounts maintained in its custody, Fidelity generally does not charge separately for custody but is compensated by account holders through commissions or other transaction-related fees for securities trades that are executed through Fidelity or that settle into Fidelity accounts.

Fidelity also makes available to us other products and services that benefit us but may not benefit our clients’ accounts. Some of these other products and services assist us in managing and administering clients’ accounts. These include software and other technology that provide access to client account data (such as trade confirmations and account statements); facilitate trade execution (and allocation of aggregated trade orders for multiple client accounts); provide research, pricing information and other market data; facilitate payment of our fees from our clients’ accounts; and assist with back-office functions, recordkeeping and client reporting. Many of these services generally may be used to service all or a substantial number of our accounts.

Fidelity also makes available to us other services intended to help us manage and further develop our business. These services may include consulting, publications and conferences on practice management, information technology, business succession, regulatory compliance, and marketing. In addition, Fidelity may make available, arrange and/or pay for these types of services rendered to us by independent third parties. Fidelity may discount or waive fees it would otherwise charge for some of these services or pay all or a part of the fees of a third-party providing these services to us.

While as a fiduciary we endeavor to act in our clients’ best interests, our recommendation that clients maintain their assets in accounts at Fidelity may be based in part on the benefit to us of the availability of some of the foregoing products and services and not solely on the nature, cost or quality of custody and brokerage services provided by Fidelity, which may create a potential conflict of interest. We do not receive fees or commissions

from any of these arrangements.

2. Brokerage for Client Referrals

We receive no referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

3. Clients Directing Which Broker/Dealer/Custodian to Use

We do not allow clients to direct us to use a specific broker-dealer to execute transactions. Clients must use our recommended custodian (broker-dealer). Not all investment advisors require their clients to direct brokerage. By requiring clients to use our specific custodian, we may be unable to achieve most favorable execution of client transaction and that this may cost clients' money over using a lower-cost custodian.

B. Aggregating (Block) Trading for Multiple Client Accounts

Generally, we combine multiple orders for shares of the same securities purchased for advisory accounts we manage (this practice is commonly referred to as "block trading"). We will then distribute a portion of the shares to participating accounts in a fair and equitable manner. The distribution of the shares purchased is typically proportionate to the size of the account, but it is not based on account performance or the amount or structure of management fees. Subject to our discretion, regarding particular circumstances and market conditions, when we combine orders, each participating account pays an average price per share for all transactions and pays a proportionate share of all transaction costs. Accounts owned by our firm or persons associated with our firm may participate in block trading with your accounts; however, they will not be given preferential treatment.

Item 13: Review of Accounts

Mark Schweiss will work with clients to obtain current information regarding their assets and investment holdings and will review this information as part of our wealth management services. Modern Dollar Planning does not provide specific reports to clients, other than financial plan and performance reports.

Clients will receive trade confirmations from the custodian for each transaction in their accounts as well as monthly or quarterly statements and annual tax reporting statements from their custodian showing all activity in the accounts, such as receipt of dividends and interest.

Client accounts that are managed directly by the Advisor will be reviewed regularly by Mark A. Schweiss, Managing Member, CCO and Senior Wealth Advisor. During the regular review the account's performance is compared against like-managed accounts to identify any unacceptable performance deviation. Additionally, reasonable client-imposed restrictions will be reviewed to confirm that they are being enforced. Events that may trigger a special review would be unusual performance, addition or deletions of client-imposed restrictions, excessive draw-down, volatility in performance, or buy and sell decisions from the firm or per client's needs.

Item 14: Client Referrals and Other Compensation

We do not receive any economic benefit, directly or indirectly from any third party for advice rendered to our clients. Nor do we directly or indirectly compensate any person who is not advisory personnel for client referrals.

Item 15: Custody

Under government regulations, we are deemed to have custody of your assets if, for example, you authorize us to instruct your custodian to deduct our advisory fees directly from your account. All Clients must place their assets with a qualified custodian.

When Modern Dollar withdraws advisory fees directly from client accounts, the following practices and safeguards will be met.

- The invoice will be sent to the client at the same time or prior to fee deductions being submitted to the custodian.
- The custodian will provide quarterly statements to the client showing all disbursements, including the advisory fees.
- The Client will provide written authorization permitting advisory fees to be paid from the account.

Clients should receive at least quarterly statements from the broker dealer, bank or other qualified custodian that holds and maintains client's investment assets. We urge you to carefully review such statements and compare such official custodial records to the account statements or reports that we may provide to you. Our statements or reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

For more information about custodians and brokerage practices, see Item 12 - Brokerage Practices.

Item 16: Investment Discretion

For those client accounts where we provide investment management services, we maintain discretion over client accounts with respect to securities to be bought and sold and the amount of securities to be bought and sold. Investment discretion is explained to clients in detail when an advisory relationship has commenced. At the start of the advisory relationship, the client will execute a Limited Power of Attorney, which will grant our firm discretion over the account. Additionally, the discretionary relationship will be outlined in the advisory contract and signed by the client. Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors.

Item 17: Voting Client Securities

Modern Dollar Planning does not vote proxies. Therefore, Clients maintain exclusive responsibility for: (1) voting proxies, and (2) acting on corporate actions pertaining to the Client's investment assets. The Client shall instruct the Client's qualified custodian to forward to the Client copies of all proxies and shareholder communications relating to the Client's investment assets. If the client would like our opinion on a particular proxy vote, they may contact us at the number listed on the cover of this brochure.

In most cases, you will receive proxy materials directly from the account custodian. However, in the event we were to receive any written or electronic proxy materials, we would forward them directly to you by mail, unless you have authorized our firm to contact you by electronic mail, in which case, we would forward you any electronic solicitation to vote proxies.

Item 18: Financial Information

Registered investment advisers are required in this Item to provide you with certain financial information or disclosures about our financial condition. We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to clients, and we have not been the subject of a bankruptcy proceeding.

We do not have custody of client funds or securities (other than for the purpose of deducting advisory fees) or require or solicit prepayment of more than \$1,200 in fees per client six months in advance.

Privacy Notice

We recognize the importance of protecting our clients' privacy. We have policies to maintain the confidentiality and security of your nonpublic personal information. The following is designed to help you understand what information we collect from you and how we use that information to serve your account.

Categories of Information We May Collect

In the normal course of business, we may collect the following types of information:

- Information you provide in the subscription documents and other forms (including name, address, social security number, date of birth, income and other financial-related information); and
- Data about your transactions with us (such as the types of investments you have made and your account status).

How We Use Your Information That We Collect

Any and all nonpublic personal information that we receive with respect to our clients who are natural persons is not shared with nonaffiliated third parties which are not service providers to us without prior notice to, and consent of, such clients, unless otherwise required by law. In the normal course of business, we may disclose the kinds of nonpublic personal information listed above to nonaffiliated third party service providers involved in servicing and administering products and services on our behalf. Our service providers include, but are not limited to, our administrator, our auditors and our legal advisor. Additionally, we may disclose such nonpublic personal information as required by law (such as to respond to a subpoena) or to satisfy a request from a regulator and/or to prevent fraud. Without limiting the foregoing, we may disclose nonpublic personal information about you to governmental entities and others in connection with meeting our obligations to prevent money laundering including, without limitation, the disclosure that may be required by the Uniting and Strengthening America Act by Providing Appropriate Tools Required to Intercept and Obstruct Terrorism (USA PATRIOT) Act of 2001 and the regulations promulgated thereunder. In addition, if we choose to dispose of our clients' nonpublic personal information that we are not legally bound to maintain, we will do so in a manner that reasonably protects such information from unauthorized access. The same privacy policy also applies to former clients who are natural persons.

Confidentiality and Security

We restrict access to nonpublic personal information about our clients to those employees and agents who need to know that information to provide products and services to our clients. We maintain physical, electronic and procedural safeguards to protect our clients' nonpublic personal information. We respect and value that you have entrusted us with your private financial information, and we will work diligently to maintain that trust. We are committed to preserving that trust by respecting your privacy as provided herein.

Business Continuity Plan Notice

General

Modern Dollar Planning, LLC has a Business Continuity Plan in place that provides detailed steps to mitigate and recover from the loss of office space, communications, services or key people.

Disasters

The Business Continuity Plan covers natural disasters such as snow storms, hurricanes, tornados, and flooding. The Plan covers man-made disasters such as loss of electrical power, loss of water pressure, fire, bomb threat, nuclear emergency, chemical event, biological event, communications line outage, Internet outage, railway accident and aircraft accident. Electronic files are backed up daily and archived offsite.

Alternate Offices

Alternate offices are identified to support ongoing operations in the event the main office is unavailable. It is our intention to contact all clients within five days of a disaster that dictates moving our office to an alternate location.

Loss of Key Personnel

Modern Dollar Planning, LLC utilizes a “team approach” to working with clients, so generally a client will have a relationship with more than just one Modern Dollar Planning, LLC employee. This has been purposely done in order to provide redundancies in the event that a key employee is not available, and we consider this to be a best practice.

Modern Dollar Planning, LLC
Form CRS Relationship Summary
Dated 1/10/2025

Modern Dollar 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 you to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors. Our services include On-Going Wealth Management and Investment Management.

Under our investment management services, your investment accounts will be monitored and reviewed regularly on at least a quarterly basis by our firm. We will provide advice to you regarding the investments and allocation of your accounts to ensure they are positioned appropriately based on your goals and objectives.

Through our investment management services, we maintain **discretionary authority** with respect to the purchase and sale of securities in your accounts managed by our firm. We do not require your prior authorization before placing trades in your account(s)

We typically implement our strategies primarily through the use of low-cost passively managed exchange-traded funds (“ETFs”) such as those offered by Vanguard, iShares, State Street Global Advisors and Dimensional Fund Advisors. Diversification, cost, and tax efficiency are all important factors in determining which funds to use and how they are implemented for your account(s). We may utilize individual fixed-income securities and other types of securities, as appropriate.

We do not have a minimum account size requirement; however, we do have a minimum Financial Plan creation fee of \$1,500 and a minimum quarterly fixed fee of \$1,000. From time to time, we may agree to a quarterly fixed fee below \$1,000, but approval is required by one of our company’s shareholders.

For **Additional Information** regarding the services we make available to you, please review Item 4, 7, and 13 of our Form ADV Part 2A.

Ask your Adviser:

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?”*

What fees will I pay?

The amount of fees you pay to our firm and the frequency in which you are billed depends on the services being provided. For our wealth management service, we charge an upfront fee for the development and delivery of a financial plan and then a quarterly fee for the ongoing implementation and advice provided on that plan. These fees will be deducted directly from your managed account. In cases where we aren’t directly managing any assets (if for instance, all of your assets are held in a company retirement plan) we will invoice you directly on a quarterly basis.

Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which you may incur. Additional fees you may pay include certain charges imposed by custodians such as custodial fees, deferred sales charges, or other fees and taxes on brokerage accounts and securities transactions. Mutual fund and exchange-traded funds also charge internal management fees, which are disclosed in a fund's prospectus.

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.

Ask your Adviser: “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. For example, some of our financial professionals may have outside business activities that we may recommend you use. These professionals will receive compensation based on those services. Clients are never obligated to use any third-party provider we recommend.

Ask your Adviser: “How might your conflicts of interest affect me, and how will you address them?”

We do not currently recommend to clients other investment advisers to manage their accounts. However, historically we did utilize ACR Alpine Capital Research, LLC (CRD # 110933) to provide investment management services to clients and still have five clients using them for investment management. This situation creates a conflict of interest. However, when recommending clients to another investment advisor, the client's best interest and suitability of the other investment advisors will be our main determining factors. This relationship is disclosed to clients at the commencement of the advisory relationship.

How do your financial professionals make money?

Our financial professionals are compensated on a salary basis and are not paid commissions or other compensation based on the amount of the business generated from their work.

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

No. You can visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

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

For additional information about our services, visit our website www.modern-dollar.com. If you would like additional, up-to-date information or a copy of this disclosure, please call (314) 827-5852.

Ask your Adviser: 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?

SUMMARY OF MATERIAL CHANGES

There have been no material changes since our last filing on 1/22/2024.