

**Form CRS Disclosure for Your Financial Pharmacist Planning, LLC**  
**CRD # 282918**  
**May 25, 2023**

**Item 1: Introduction**

Your Financial Pharmacist Planning, LLC (“YFP Planning”) is a SEC registered investment advisory firm. Our main services include Wealth Management and Foundational Financial Planning. Our clients include individuals, high net worth individuals, and families. Additional information regarding our services can be found in Item 4 and 7 on our [ADV Part 2A](#).

**Brokerage and investment advisory services and fees differ and that it is important for the retail investor to understand the differences. There are free and simple tools available to research firms and financial professionals at [Investor.gov/CRS](#), which also provides educational materials about broker-dealers, investment advisers, and investing.**

**Item 2: Relationship and Services**

**What investment services and advice can you provide me?**

We offer Wealth Management and Foundational Financial Planning. Both services include investment management.

**Account Monitoring:** Regular monitoring of your account(s) with reviews typically occurring at least annually. It is important that you keep us apprised of your financial situation so we can conduct more frequent reviews if necessary.

**Investment Authority:** 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).

**Limited Investment Offerings:** We primarily use ETFs and mutual funds but also provide advice on various types of investments. Therefore, our services are not limited to a specific type of investment and/or product. We do not offer proprietary products.

**Account Minimums and Other Requirements:** We do not have an asset minimum for a client to open an account, but our minimum fee is \$600 per year.

**Additional Information:** For additional information regarding our services, please review Item 4 and 7 of our [ADV Part 2A](#).

**Conversation Starters & Key Questions to Ask Your Investment Advisor:**

- *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?*

**Item 3: Fees, Costs, Conflicts, and Standard of Conduct**

**What fees will I pay?**

Fees for Wealth Management include an initial planning fee and an ongoing advisory fee. The ongoing advisory fee is based on the account value of the assets under management (AUM) and is a blended calculation based on the following table:

Account Value	Annual Advisory Fee
Up to \$250,000	1.40%
\$250,001 - \$1,000,000	1.00%
\$1,000,001 - \$2,000,000	0.80%
\$2,000,001 - \$3,000,000	0.60%
\$3,000,001 and above	0.20%

Fees for Foundational Financial Planning include an initial planning fee and an ongoing advisory fee. The ongoing advisory ranges from \$4,000 - \$10,000 per year based on complexity. The initial planning fee for both services ranges from \$1,500 - \$2,500 based on complexity. The ongoing advisory fees are paid in advance in quarterly installments. Fees may be discounted at the sole discretion of YFP Planning.

**Additional Information:** ETFs and mutual funds have internal fees and expenses, in which YFP Planning does not receive or share in these fees. YFP Planning's clients may incur brokerage and other transaction costs by the custodian. YFP Planning does not receive these fees nor do we share in these fees. You will pay fees 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. Additional information regarding our services can be found in Item 5 and 12 on our [ADV Part 2A](#).

**Standard of Conduct:** When we act as your investment adviser, we have a fiduciary duty to act in your best interest and put your interests ahead of ours. 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. An example of a conflict is when YFP Planning advises a client to make additional contributions to accounts managed by the firm. The increased value of the account may increase the fees YFP Planning charges.

**Conversation Starters & Key Questions to Ask Your Investment Advisor:**

- *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?*
- *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 salary basis for all services provided to clients. YFP Planning is a wholly owned subsidiary of Your Financial Pharmacist, LLC ("YFP"), which offers education about general financial topics through various media. Timothy Ulbrich, PharmD and Timothy Baker, CFP® are principals of YFP and, as such, receive compensation from YFP. YFP Planning is also under common control with YFP Tax, LLC, a tax preparation firm. To the extent that a client requires tax services, YFP Planning may recommend the services of an accounting or tax preparation firm, including YFP Tax. Timothy Ulbrich, PharmD and Timothy Baker, CFP® are principals of YFP Tax and, as such, receive compensation from YFP Tax. Additional information regarding our services can be found in Item 10 and 14 on our [ADV Part 2A](#).

**Item 4: Disciplinary History**

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

YFP Planning and its financial professionals have no legal or disciplinary history to report. A free and simple tool you can use to research our firm can be found at [Investor.gov/CRS](https://investor.gov/CRS).

**Conversation Starters & Key Questions to Ask Your Investment Advisor:**

- *As a financial professional, do you have any disciplinary history? For what type of conduct?*
- *Who is my primary contact person?*
- *Is my primary contact person a representative of an investment adviser or a broker-dealer?*

**Item 5: Additional Information**

For additional information about our services, visit our website [www.yfpplanning.com](http://www.yfpplanning.com). If you would like additional, up-to-date information or a copy of this disclosure, please call (614) 618-5901 or email [tbaker@yourfinancialpharmacist.com](mailto:tbaker@yourfinancialpharmacist.com).