



## Client Relationship Summary

### Introduction

BrightPlan, LLC is an investment adviser registered with the Securities and Exchange Commission offering financial planning and investment advisory services. Brokerage and investment advisory services and fees differ, and it is important that you understand the differences. This document gives you a summary of the types of services and fees we offer. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.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 are a financial wellness provider offering goals based financial planning and investment advice to individuals. Our advice is provided by our proprietary software and algorithms which select asset allocations that we believe are most likely to help you achieve your goals, based on the information you provide us regarding your risk tolerance, time horizon and assets, if any, set aside to fund a particular goal. Once you establish your goal and receive our asset allocation recommendations for that goal you can execute those recommendations yourself in an account that is not managed by us. In addition to advice provided by the proprietary software and algorithms, clients have access to a team of financial planners who can help clients evaluate their financial goals and objectives and provide general assistance with the products and services provided by BrightPlan. Except in the case of some employer-sponsored retirement plans, we do not recommend specific securities to use to implement the recommended asset allocation. BrightPlan does not have discretionary authority over any assets. In all cases you will need to initiate any purchases or sales of securities directly with your account custodian or plan sponsor.

Your goals and asset allocation recommendations are monitored by our algorithm which will provide updated recommendations based on factors such as the goal's remaining time horizon and the current value of assets linked to the goal. There is no minimum goal amount required to obtain an asset allocation recommendation. Please also see our Form ADV Part 2A ("[Brochure](#)"), specifically Items 4 & 7.

***Questions to ask us: 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?***

### What fees will I pay?

You, or your employer, pay us a flat monthly advisory fee, in advance. You or your employer pay our fees even if you do not create any goals, use our tools or implement our asset allocation advice and the advisory fee paid to us does not vary based on the type of asset allocation recommendations given.

In addition to the fees you pay us, investment instruments such as mutual funds and ETFs also impose transactional, management and/or administrative fees. These additional fees reduce the value of your investment over time. **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.** Please see Item 5 of our [Brochure](#) for additional details.

***Questions to ask us:*** *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 interests 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. As mentioned above, we earn our fee even if you do not use our tools or implement our advice.

From time to time, we will recommend other investment advisors to clients with accounts above a certain asset level who we believe will benefit from more tailored investment management services. These other advisors pay us a fee for each new client we refer. We therefore have an incentive to refer clients to investment advisors who have agreed to pay us a referral fee over an investment adviser that pays no fees to us. Please also see Item 10 of our [Brochure](#) for additional details.

We do not receive compensation from any fund manager or other third-party for the asset allocations or investments we recommend for you.

***Questions to ask us:*** *How might your conflicts of interest affect me, and how will you address them?*

### **How do your financial professionals make money?**

Neither BrightPlan nor any of our employees receives compensation for the sale of securities to our clients. We do not receive compensation from any third-party for the asset allocation or investment recommendations we make to you. Our financial professionals are compensated via annual salary and discretionary bonus. Please also see Item 10 of our [Brochure](#) for additional details.

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

No, we do not have legal and disciplinary events. Visit <https://www.investor.gov/> for a free, simple search tool to research us and our financial professionals.

***Questions to ask us:*** *As a financial professional, do you have any disciplinary history? For what conduct?*

### **Additional Information**

Visit <https://adviserinfo.sec.gov/firm/summary/283790> for more information about us. To request up-to-date information or a copy of this relationship summary, please contact us at (408) 933 6188.

***Questions to ask us:*** *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?*