

Form CRS Disclosure for Asset Planners, Inc. (“API”) DBA Consolidated Wealth Management

December 4, 2020

Introduction

Asset Planners, Inc. (DBA “Consolidated Wealth Management”) is state registered with the Securities and Exchange Committee (SEC) in Missouri and Illinois as an Investment Advisor.

Investment advisory services and fees differ from brokerage service fees and it is important for our clients to understand the difference. Free and simple tools are available to research firms and financial professionals at www.investor.gov/crs, which also provides educational materials about broker-dealers, investment advisers, and investing.

Relationships & Services

API offers investment advisory services, primarily to high-net-worth families and individual investors. API offers planning tailored to your individual situation. Planning services are offered in the following areas: Financial Planning, Retirement Planning, Education Planning, Asset Allocation, Equity Diversification, Estate Planning, Tax Planning, Insurance Planning, Cash Flow and Debt Management, Risk Management. API employs fundamental analysis and encourages a long-term approach utilizing buy-and-hold philosophies and investment strategies. The implementation of these strategies is based primarily upon the diversification and allocation of assets to the major asset classes utilizing low cost exchange traded funds

Advice is based on your financial situation at the time and is based on financial information disclosed and provided by you. You are advised that certain assumptions may be made with respect to interest and inflation rates and use of past trends and performance of the market and economy. However, past performance is in no way an indication of future performance. API cannot offer any guarantees or promises that your financial goals and objectives will be met. Further, you must continue to review the plan and update the plan based upon changes in your financial situation, goals, or objectives or changes in the economy. Should your financial situation or investment goals or objectives change, you must notify Asset Planners promptly of the changes.

You are advised that the advice offered by API may be limited and is not meant to be comprehensive. Therefore, you may need to seek the services of other professionals such as an attorney and/or accountant. API recommends you have at least semi-annual reviews and update to any plans or analyses. However, the time and frequency of the reviews is solely your decision. API does not take discretion or custody of any of your assets which means we will need your verbal and/or written consent for any/all transactions in your accounts.

Fees, Costs, Conflicts, and Standard of Conduct

Fees will be based on an agreed upon “fixed” or “flat” fee. The fee will be quoted to you and agreed to by you by execution of an advisory agreement with API. You are advised that investment advisory fees are strictly for planning services. Therefore, you may pay other fees and/or commissions for additional services obtained such as: transaction fees, accounting or legal services, or other commissioned products purchased such as insurance or annuities. Please refer to the Fee Schedule in your Investment Advisory Agreement (IAA) to see your annual fee amount.

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.

When we act as your investment adviser, we are required to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money can potentially create some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you.

For example, you are advised there is an incentive for Alan Stiffelman and/or Michael Mariani to recommend Consolidated Financial Investments, Inc. (CFII) over another broker/dealer based on Alan's majority ownership of CFII and the possible interest in revenue sharing on fixed income products commissions and/or markups as a result of you implementing investment recommendations rather than your best interest. Commissions charged by Consolidated may be higher or lower than commissions you may be able to obtain if transactions were implemented through another broker/dealer.

You may maintain accounts at another broker/dealer. However, the services provided by API and its associated persons will be limited to only advice and will not include implementation. If you elect to implement investment recommendations through Alan Stiffelman and or Michael Mariani and consequently through CFII, you are advised that CFII attempts to provide best execution but the transaction costs may be higher than at another broker dealer.

All financial planners and associated persons of API are compensated exclusively from the stated, fixed fees of our clients as agreed to in their individual IAA.

API does not directly or indirectly compensate any person who is not a supervised person of Asset Planners for referrals. API does not charge any performance fees or participate in any way in our client's profitable investments.

Product vendors recommended by persons associated with API may provide monetary and non-monetary assistance with client events, provide educational tools and resources. Asset Planners does not select products as a result of any monetary or non-monetary assistance. The selection of product is first and foremost. Asset Planners' due diligence of a product does not take into consideration any assistance it may receive.

Do You or Your Financial Professionals Have Legal or Disciplinary History?

No.

Additional Information

Please visit www.investor.gov/crs for a free and simple search tool to further research API and our financial professionals. If you ever have questions or concerns about the financial professional you are working with, you are encouraged to contact Investor.gov at their website, or by calling 1-800-732-0330, or emailing Help@sec.gov