

Pollock Planning Associates, Inc. – Form CRS

Pollock Planning Associates, Inc. (“we” or “us”) is registered with the Securities Exchange Commission (“SEC”) as an investment adviser. Our services and compensation structure differs from that of a registered broker-dealer. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS. The site also provides educational materials about broker-dealers, investment advisers and investing. Information in text boxes below are intended to be conversation starters for you to have with us and are required by the instructions to Form CRS.

What investment services and advice can you provide me?

We provide discretionary investment management services and financial planning to individuals and their trusts and estates (our “retail investors”).

We manage client’s portfolio based on unique factors that are specific to them. These factors include the client’s investment objectives, risk tolerance, investment time horizon, and other circumstances. We monitor clients’ portfolios periodically throughout the year and make changes to your portfolio as we determine necessary.

We provide our services on a discretionary basis, which means we have the authority to buy and sell investments in your account without speaking to you prior to doing so. You can place reasonable restrictions on the securities and types of securities that we buy by notifying us, in writing. We do not limit the scope of the universe of securities that we use in managing client accounts, and may use equity securities, fixed income securities, mutual funds and exchange traded funds (ETFs). However, we predominantly use registered investment companies.

To the extent specifically requested by a client, we may determine to provide financial planning and/or consulting services (including investment and non-investment related matters, including estate planning, insurance planning, etc.) on a stand-alone fee basis.

For more detailed information about our *Advisory Business* and the *Types of Clients* we generally service, please See Items 4 and 7, respectively in our [Form ADV Part 2A](#).

<i>Given my financial situation, should I choose an investment advisory service? Why or why not?</i>
<i>How will you choose investments to recommend to me?</i>
<i>What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</i>

What fees will I pay?

We provide services and receive fees only from you. We don’t accept any payments or commission from any third parties. Our fee, generally between 0.50% and 1.00%, is based on a percentage of your assets under our management or is a negotiated fixed fee. We deduct our fee from one or more of your investment accounts on a quarterly basis, in advance. Because our AUM Fee is calculated as a percentage of your assets under management, the more assets you have in your advisory account, the more you will pay us for our investment management services. Therefore, we have an incentive to encourage you to increase the assets maintained in accounts we manage. We do not require a minimum asset level or however, we generally impose a minimum annual fee of \$3,000 to provide investment advisory services. We may, in our discretion, charge a lesser investment advisory fee, charge a flat fee, waive its fee entirely, or charge fee on a different interval, based upon certain criteria (i.e. anticipated future earning capacity, anticipated future additional assets, dollar amount of assets to be managed, related accounts, account composition, complexity of the engagement, anticipated services to be rendered, grandfathered fee schedules, employees and family members, courtesy accounts, competition, negotiations with client, etc.). As result of the above, similarly situated clients could pay different fees. In addition, similar advisory services may be available from other investment advisers for similar or lower fees. Our planning and consulting services are typically offered on a flat fee basis generally ranging between \$4,000 and \$20,000.

Your account will be held with a qualified custodian. Custodians generally charge transaction fees for effecting certain securities transactions. In addition, your assets will be invested in mutual funds and ETFs. You will bear your pro rata share of the investment management fees and other fees of the funds, which are in addition to the fees you pay us. These

fees and expenses are described in each fund's prospectus or other offering documents and potentially include a management fee, distribution fee (i.e., rule 12b-1 fee), and other fund expenses. 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.

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?

For more detailed information about our fees and costs related to our management of your account, please See Item 5 in our [Form ADV Part 2A](#).

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 may recommend a particular custodian from whom we receive support services. This presents a conflict of interest, because our receipt of their support make us more inclined to continue using and recommending them.
- * We may recommend rollovers out of employer-sponsored retirement plans and into Individual Retirement Accounts that we manage for an asset-based fee. Such a recommendation creates a conflict of interest if Pollock Planning will earn a new or, increase its current, compensation as a result of the rollover.

How might your conflicts of interest affect me, and how will you address them?

For more detailed information about our conflicts of interest, please review Item 4, 11 and 12 of our [Form ADV Part 2A](#).

How do your financial professionals make money?

Our financial professional is an employee and sole owner of the firm. He receives all the compensation from the business after expenses. This presents a conflict of interest, as this incentivizes our financial professional to recommend that you place additional assets under our management and to take potentially greater risk in managing portfolios.

Do you or your financial professionals have legal or disciplinary history? No

We encourage you to visit www.Investor.gov/CRS to research our firm and our financial professionals. Furthermore, we encourage you to ask your financial professional: *As a financial professional, do you have any disciplinary history? If so, for what type of conduct?*

Additional information about our firm is available on the SEC's website at www.adviserinfo.sec.gov. You may contact our Chief Compliance Officer at any time to request a current copy of our [Form ADV Part 2A](#) or our *relationship summary*. Our Chief Compliance Officer may be reached by phone at 856-266-2276.

Who is my primary contact person? Is he or she a representative of an investment adviser or broker-dealer? Who can I talk to if I have concerns about how this person is treating me?