



create abundance

Abacus Planning Group, Inc. is registered with the U.S. Securities Exchange Commission as an investment adviser. Investment advisory services and compensation structures differ from that of a registered broker-dealer. Abacus hopes this Form CRS helps you understand the differences.

To learn more about specific firms and financial professionals, we recommend [ [www.investor.gov/CRS](http://www.investor.gov/CRS) ]. This site also provides educational materials about broker-dealers, investment advisers, and investor education.

## [ [relationships](#) | [services](#) ]

### **what investment services and advice can you provide me?**

Abacus provides financial planning and discretionary investment management services to individuals, businesses, trusts, and endowments/foundations.

We provide financial planning services on a separate-fee basis.

When an investor engages Abacus to provide investment management services, we monitor the investments in the accounts over which we have authority. As a discretionary investment advisor, we have the authority, without prior consultation with you (unless you impose restrictions on our discretionary authority), to buy, sell, trade, and allocate the investments within your account(s) consistent with your investment objectives. Our authority over your account(s) continues until you terminate our agreement.

We do not limit the scope of our investment advisor services to proprietary products or a limited group or type of investment.

### **additional information**

For more detailed information about our [ [advisory business](#) ] and the [ [types of clients](#) ] we generally serve, please see items 4 and 7, respectively, in our ADV Part 2A. When selecting an advisor, we recommend you always ask the following questions. You may even wish to explore these questions with your Abacus advisory team.

- + [ 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? ]

## [ [fees](#) | [costs](#) | [conflicts](#) | [standard of conduct](#) ]

### **what fees will I pay?**

Abacus charges a fee calculated as a percentage of your **assets under our management** [ [our AUM fee](#) ]. Your annual AUM fee is based on our fee schedule. Abacus's AUM Fee does not exceed 1.00%. We generally require an annual minimum fee of \$18,000 for investment management services.

We typically deduct your AUM Fee from one (or more) of your accounts, in advance, three times per year. 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. We have an incentive to encourage you to increase the assets maintained in accounts we manage.

Our annual recurring fee ranges between \$8,000 to \$100,000.

### **other fees and costs**

Your investment assets will be held with a qualified custodian, either Charles Schwab and Company or National Advisors Trust Company. Each of these custodians charges transaction fees.

All mutual funds and exchange traded funds also have underlying expenses, e.g., management fees 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.



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### **additional information**

For more detailed information about our fees and costs related to our management of your account, please see item 5 in our ADV Part 2A. When selecting an advisor, we recommend you always ask the following questions. You may even wish to explore these questions with your Abacus advisory team.

- + [ Help me understand how these fees and costs might affect my investments.
- [ If I invest \$10,000 with Abacus, what will be the fees and costs, and what will be my investment?

### **what are your legal obligations to me when acting as my investment adviser?**

Abacus must always act in your best interest and never put its interests ahead of yours. The way Abacus structures its fees may create conflicts with your interests. Abacus encourages you to ask about these conflicts as a conflict of interest may affect the investment advice we provide you. We will also share these conflicts of interests with you when they arise per our ethical standards of Certified Financial Planners.

A standard example in the industry is an advisor recommending a particular custodian from which the advisory firm receives support services and/or products from that same custodian.

When selecting an advisor, we recommend you always ask the following questions. You may even wish to explore these questions with your Abacus advisory team.

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

### **additional information**

For more detailed information about our conflicts of interest, please review our ADV Part 2A.

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

Our financial professionals are compensated on a salary basis. Many of our financial professionals, based upon their individual professional abilities, may receive a performance bonus from time to time. We recommend you discuss your financial professional's compensation directly with your financial professional.

### **[ disciplinary history**

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

**No.**

Abacus encourages you to visit [ [www.investor.gov/CRS](http://www.investor.gov/CRS) ] to research our firm and our financial professionals.

When selecting an advisor, we recommend you always ask the following questions. You may even wish to explore these questions with your Abacus advisory team.

- + [ As a financial professional, do you have any disciplinary history?
- [ If so, for what type of conduct?

### **additional information**

Additional information about our firm is available on the SEC's website [ [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) ].

You may contact our Chief Compliance Officer at any time to request a current copy of your ADV Part 2A or our relationship summary.

Our Chief Compliance Officer is available by phone (803.933.0054) or email ([charlie@abacusplanninggroup.com](mailto:charlie@abacusplanninggroup.com)).

When selecting an advisor, we recommend you always ask the following questions. You may even wish to explore these questions with your Abacus advisory team.

- + [ 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?