

Mallini Complete Financial Planning LLC (“Together Planning”) is registered with the U.S. Securities and Exchange Commission (“SEC”). We offer our clients investment advisory services. Clients should understand that the services we provide and fees we charge are different than those of a broker-dealer, and that it is important to understand the difference between the two. Free and simple tools are available to research firms and financial professional at <https://www.investor.gov/CRS>, which also provides educational materials about investment advisers, broker-dealers and investing.

### **What Investment Services and Advice Can You Provide Me?**

We believe that every person and every family can benefit from having a comprehensive plan in place to help meet the goals that are important to them. Together Planning offers two services to retail investors: Unlimited Financial Planning (including investment management) and Hourly Financial Planning. In either service, we will develop a comprehensive financial plan that addresses your unique needs. For our Unlimited Financial Planning clients, we also implement the investment recommendations and provide ongoing comprehensive financial planning and investment management in support of your plan. Hourly Financial Planning will provide as-needed financial planning billed at an hourly rate.

We do not primarily recommend one type of security to clients. Instead, we recommend investment portfolios designed to be suitable for each client relative to that client’s specific circumstances and needs. As part of our investment management services, we may use a wrap fee program sponsored by an unaffiliated third-party sub-advisor to manage all or part of your assets. We do not require a minimum portfolio value to open an account with us. Together Planning will manage your account on a discretionary basis or non-discretionary basis. Discretionary authority means that we are authorized to buy and sell securities for your account without your permission. In a non-discretionary relationship, we will make recommendations to you, but you will make the ultimate decision regarding the purchase or sale of investments. You can find more detailed information about all of our services by reviewing our Form ADV 2A.

### **QUESTIONS YOU SHOULD ASK THE FINANCIAL PROFESSIONAL:**

- **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?**

**Description of Principal Fees and Costs:** Fees charged for our Unlimited Financial Planning Service (including Investment Management) are charged based on a percentage of assets under management, billed and payable in arrears on a quarterly basis, and calculated based on the average balance during the billing period. Fees are typically deducted from your account. When you utilize our Third-Party Sub-Adviser Platform, you are assessed an all-inclusive wrap fee for advisory and brokerage services. The fee is billed and payable quarterly in arrears based on the balance of your account on the close of each calendar day, accrued daily. A wrap fee program is an investment program where the client pays one stated fee that includes management fees, transaction costs, fund expenses and other administrative fees. When the account is invested in a wrap fee program, the fees and costs associated with obtaining these services and investments outside of the wrap program may be less than those acquired through the wrap program. The maximum annual fee for either program does not exceed 1.50%.

Our hourly financial planning services are charged an hourly arrangement depending on the complexity of your situation. The hourly rate is billed at a rate of \$270–\$300, depending on the advisor and you will be provided with an estimated fee to complete your initial plan. Ongoing services are also billed at the same hourly rate and are based on the time spent addressing your financial needs. Additionally, some existing clients pay a flat annual fee for comprehensive planning services only, which includes ongoing support throughout the year.

Fees are negotiable at the sole of discretion of management. For our Unlimited Financial Planning clients, we have an incentive to encourage you to increase the assets in your account, since we charge a fee that is based on account size.

**Description of Other Fees and Costs:** Unless utilizing the wrap fee program, Together Planning’s advisory fees do not include fees charged by the custodian or broker, including commissions, transaction fees, and other related expenses.

Additionally, products such as ETFs and mutual funds carry internal management fees and other expenses which are disclosed in the product's prospectus or disclosure document.

**Additional Information:** *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.*

The fees for investment advisory services are described in further detail in our firm's Form ADV, in particular, [Part 2A brochure](#), Item 5.

### QUESTIONS YOU SHOULD ASK THE FINANCIAL PROFESSIONAL:

- *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 interest ahead of yours. At the same time, the way we make money creates 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.**

Together Planning also conducts IRA rollovers from 401(k) plans for our clients. For our Unlimited Financial Planning clients, it will benefit Together Planning to recommend a rollover or increase the assets managed by Together Planning, which constitutes a conflict of interest as the more assets we manage, the more you will pay Together Planning in advisory fees. We mitigate this conflict by discussing all of your options to help you determine the most appropriate choice for you.

### QUESTIONS YOU SHOULD ASK THE FINANCIAL PROFESSIONAL:

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

**Additional Information:** For more information, please see our Form ADV, Part 2A brochure.

#### **How Do Your Financial Professionals Make Money?**

Together Planning's financial professionals are paid an hourly rate or a salary and non-cash compensation in the form of employee benefits package. In addition, employees may receive bonuses based on the firm's overall performance, subject to management discretion. Together Planning's financial professionals who are also Members (owners) of the firm are compensated by splitting the net profit of the firm. This means that our compensation is tied to the overall success of the firm, and we are incentivized to grow the number of clients we serve.

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

No, we do not have any legal or disciplinary history to report. Please see [Investor.gov/CRS](http://Investor.gov/CRS) for a free search tool to research Together Planning and our financial professionals.

### QUESTIONS YOU SHOULD ASK THE FINANCIAL PROFESSIONAL:

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

#### **Additional Information**

You may find additional information about Together Planning on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Please call us at 352-221-9300 for up-to-date information about our firm and to request a current copy of our relationship summary.

### QUESTIONS YOU SHOULD ASK THE FINANCIAL PROFESSIONAL:

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