

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 them meet the goals that are important to them. No matter your income or net worth, strategic planning can help you improve your decision making and your outcomes. Together Planning offers two services to retail investors: Integrated Financial Planning and Investment Management and Standalone Financial Planning.

Our Integrated Financial Planning and Investment Management service consists of preparing an initial financial plan and providing ongoing financial planning and investment management services. Our Standalone Financial Planning service consists of preparing an initial plan and providing as-needed ongoing financial planning billed at an hourly rate.

In either service, we will develop a comprehensive financial plan that addresses your unique needs. For our Integrated Financial Planning clients, we also implement the investment recommendations and provide ongoing comprehensive financial planning and investment management in support of your plan.

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. We do not require a minimum portfolio value to open and account with us. Together Planning will manage your account on a discretionary basis, which means that we are authorized to buy and sell securities for your account based on your investment policy statement. 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: Together Planning has two primary ways of charging fees for our services.

1. Fees charged for our Integrated Financial Planning and Investment Management service 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. The maximum annual fee does not exceed 1.50%.
2. Our Standalone Financial Planning services begin with an initial plan, the cost of which depends on the complexity of your situation and is billed based on an hourly rate of \$300. Ongoing services are also billed at the same hourly rate for 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.

Clients will be sent an invoice at the time of service for fixed and hourly fee arrangements and quarterly for ongoing arrangements.

Since we are an investment adviser which charges an asset-based fee, the more assets there are in a retail investor's advisory account, the more a retail investor will pay in fees, and therefore Together Planning has an incentive to encourage you to increase the assets in your account.

Description of Other Fees and Costs: Together Planning's advisory fees do not include commissions, transactions fees, account maintenance fees, and other related expenses charged by the custodian or broker to your account. Additionally, products such as ETFs and mutual funds carry internal management fees and other expenses which are

Form CRS Relationship Summary

disclosed in the product's prospectus or disclosure document. None of these other fees and costs are paid to Together Planning.

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. 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 detailed information regarding conflicts of interest, 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 bonus 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 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. 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?**