

White & Company Financial Planning, Inc.

-REGISTERED INVESTMENT ADVISER-

910 Franklin Ave Suite 3 · Sunnyside · WA · 98944

Phone (509)837-6700 · Fax (509)837-8151

March 30, 2024

White & Company Financial Planning, Inc. – Client Relationship Summary (Form CRS)

White & Company Financial Planning, Inc. (WCFP) is registered with the Securities Exchange Commission (“SEC”) as an investment adviser. Investment advisory services and fees differ from brokerage services provided by registered broker-dealers, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

WCFP is strictly a fee-only financial planning and investment management firm. The firm does not sell annuities, insurance, stocks, bonds, mutual funds, limited partnerships, or other commissioned products.

What investment services and advice can you provide me?

Investment Management-

We provide investment management services and make available financial planning and consulting services to individuals, pension and profit-sharing plans, trusts, estates, and corporations (our “retail investors”). We manage client accounts on a discretionary basis which means we have the authority to determine, without obtaining your specific consent, the securities to be bought or sold and the amount of the securities to be bought or sold.

WCFP manages a client’s portfolio based on their investment objectives and the needs of the client. The asset allocation for a client’s investments is guided by the stated objectives and needs of the client (i.e., maximum capital appreciation, growth, income, or growth and income). Once the appropriate asset allocation has been determined, WCFP will review the portfolio and its underlying assets quarterly or annually, and if necessary, reallocate or rebalance the portfolio, based on each client's individual needs. 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). Your account(s) will be held with a qualified custodian.

WCFP does not impose an account minimum size. However, it is recommended that the clients have at least \$40,000 in order to implement the recommended asset allocation.

Financial Planning-

WCFP provides financial planning to its clients. Clients utilizing this service will receive a written financial plan providing the client with a detailed financial plan designed to achieve their stated financial goals and objectives. The financial plan may include any or all of the following areas of concern: Personal budgeting, debt management, income tax planning, investment planning, insurance planning for death and disability, retirement planning and estate planning.

For more detailed information about our advisory business, fees and the types of clients we generally serve, please see Items 4, and 7, respectively of our [Form ADV Part 2A](#).

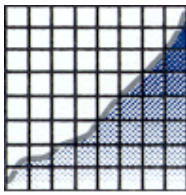
Questions to ask us:

- *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?

WCFP bases its fee on a percentage of assets under management or on an hourly basis. Investment management fees are billed quarterly or on an annual basis, in arrears. We either deduct our fee from one or more of your investment advisory accounts or we bill you for our services on a quarterly or annual basis, as applicable according to your investment advisory agreement. Because our asset allocation fee is based on the amount of your assets under our management, the more assets you entrust us to manage, the more you will pay us for our services, and we may have an incentive to encourage you to increase the assets in your account. Fees for consulting and financial planning services are billed based on an hourly rate.

Custodians may charge transaction fees on purchases or sales of certain mutual funds and exchange-traded funds. These transaction charges are usually small and incidental to the purchase or sale of a security. The selection of the security is more important than the nominal fee that



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the custodian charges to buy or sell the security. The firm is not affiliated with entities that sell financial products or securities. No commissions in any form are accepted. No finder's fees are accepted.

Mutual funds and exchange traded funds generally charge a management fee for their services as investment managers. The management fee is called an expense ratio. In addition, mutual funds and exchange traded funds also bear their own internal transaction and execution costs. Some mutual funds companies also impose redemption fees. A redemption fee is another type of fee that some funds charge shareholders when shares are sold within a short period of time from the purchase of the mutual fund shares.

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.

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

Questions to ask us:

- *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?*
- *Given my financial situation, should I choose an investment advisory service? Why or why not?*

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 must 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 makes us more inclined to continue using and recommending them.
- We may recommend rollovers from employer-sponsored retirement plans and into Individual Retirement Accounts that we manage for an asset-based fee. If we do not currently manage your account held with your employer's plan, this will increase our compensation.

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

Question to ask us:

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

How do your financial professionals make money?

Our financial professionals are compensated on a salary basis, and do not receive incentive bonuses for new assets that are placed under our firm's management. The equity owners of the firm receive a share of the profits of the firm.

Do you or your financial professionals have legal or disciplinary history?

No. We encourage you to visit www.investor.gov/CRS, for a free and simple search tool to research our firm and our financial professionals.

Questions to ask us:

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

***Additional information about our firm is available on the SEC's website at <https://adviserinfo.sec.gov/firm/summary/115326> You may contact us at any time to request a current copy of our [Form ADV Part 2A](#) or this relationship summary. We may be reached by phone at 509.837.6700.

Questions to ask us:

- *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?*