

White & Company Financial Planning, Inc.

-REGISTERED INVESTMENT ADVISER-

910 Franklin Ave Suite 3 · Sunnyside · WA · 98944

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

October 1, 2024

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

Our firm, White & Company Financial Planning, Inc. (“we,” “us,” “our firm”), 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](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer investment advisory services, including investment management and financial planning and consulting, to individuals, high net worth individuals, trusts, and estates (our “retail investors”).

Investment Management

We manage your portfolio based on your investment objectives and needs (e.g., maximum capital appreciation, growth, income, or growth and income). Once the appropriate asset allocation has been determined, we will monitor your portfolio and its underlying assets quarterly or annually, and, if necessary, reallocate or rebalance the portfolio, based on your individual needs. We manage 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. We do not limit the scope of the universe of securities that we use in managing your account, 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. We do not impose any minimum account requirements, but we recommend that you have at least \$40,000 in order to implement the recommended asset allocation.

Financial Planning

We also provide financial planning services. If you utilize this service, will receive a written financial plan designed to achieve your stated financial goals and objectives. Your 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. We do not monitor your investments in connection with our financial planning service, nor do we accept discretionary authority or impose any minimum account requirements.

For more detailed information about our advisory business 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?*

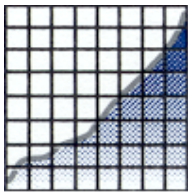
What fees will I pay?

Investment Management

For our investment management service, we charge you an annual fee based on the value of the assets in your account. Our fee ranges from 1.00% - 0.25%, is charged in arrears, and may be billed quarterly or annually. Because our investment management 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, incentivizing us to encourage you to increase the assets in your account.

Financial Planning

For our financial planning our consulting services, we will charge you an hourly fee. Our hourly rate is \$305. Our fee is due upon presentation of the financial plan or rendering of the consulting services, as applicable.



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Other Fees

The custodian that holds your assets may charge you transaction fee when we buy or sell certain investments. Mutual funds and exchange traded funds charge a management fee (expense ratio) for their services as investment managers. Mutual funds and exchange traded funds also bear their own internal transaction 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 of 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?*

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 makes us more inclined to continue using and recommending them.
- We may recommend rollovers from employer-sponsored retirement plans 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 see Items 10, 11, 12, and 14 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 firm's profits.

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

Additional information about our firm's advisory services 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?*