Four Ponds Financial Planning, LLC – Form CRS – Dated: August 30, 2023

Introduction

Four Ponds Financial Planning, LLC is registered as an investment adviser with the Securities and Exchange Commission. Investment Advisory services and Brokerage services differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

Four Ponds Financial Planning offers investment advisory services, which includes investment management services and financial planning to retail investors (that's you). If we are providing investment management services to you, we will get your accounts set up either electronically or by paper copies. We will invest your account in understandable and appropriate investments. We use mutual funds, exchange traded funds, stocks, and bonds to construct portfolios. We will educate you on how to gain access to your accounts via our systems as well as the custodian.

Under our investment management services, your investment accounts will be monitored and reviewed regularly by our firm. We will provide advice to you regarding the investments and allocation of your accounts to ensure they are positioned appropriately based on your goals and objectives. If you are engaging our firm for financial planning services, we will work with you to review your investment accounts that we provide advice to you on but will not be monitoring or reviewing those investment accounts, unless otherwise agreed upon as part of your financial planning engagement.

We manage investment accounts on a discretionary basis, which means we do not need your authorization when buying or selling investments in your account. You will sign an investment management agreement and limited power of attorney giving us this authority. This agreement will remain in place until you or we terminate our relationship.

We do not limit our advice and services to proprietary products or a limited menu of products or investments. We do not have a minimum account size requirement.

For Additional Information regarding the services we make available to you, please review Item 4 of Form ADV Part 2A.

Ask Your Advisor:

▪ "*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?

The amount of fees you pay to our firm and the frequency in which you are billed depends on the services being provided. For investment management services, you will pay an ongoing asset-based fee, which will be deducted directly from your managed account(s) on a quarterly basis. For financial planning and investment management services, we charge an upfront fee for the development and delivery of a financial plan and then an ongoing fee for implementation and advice provided on that plan. For financial planning without investment management, we offer engagements that may be charged as a fixed fee, a monthly fee or an hourly fee.

Since we are paid for investment management services based on a percentage of your managed account value, the more assets in your advisory account, the more you will pay in advisory fees, and we therefore have an incentive to encourage you to increase the assets in your account. This is a conflict of interest. However, we mitigate this by ensuring all recommendations and investment decisions we make are in your best interest.

The custodian (Charles Schwab & Co., Inc.) that holds your assets can charge you a transaction fee when we buy or sell an investment for you. These transaction fees are in addition to our advisory fee. You could also pay fees charged by the custodian for certain investments and maintaining your account. Some investments, such as mutual funds and exchange traded funds charge additional fees that will reduce the value of your investments over time.

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. Please refer to Item 5 of our Form ADV Part 2A for further information.

Ask Your Advisor: "*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 interests 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.

We have a financial incentive to recommend that you roll over retirement plan assets into an IRA we manage; however, we seek to educate you on your options and the fees and benefits associated with each choice and then allow you to choose which you feel is in your best interest.

For more detailed information on conflicts of interest, please see Item 12 – Brokerage Practices and Item 14 – Client Referrals and Other Compensation of our Form ADV Part 2A.

Conversation Starter: "*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 based on an agreed upon annual salary and are not paid commissions on transactions. Employees may receive bonuses based on the health of the business. Client fees are not affected by these bonuses.

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

No. You can visit investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Ask Your Advisor: "*As a financial professional, do you have any disciplinary history? For what type of conduct?"*

Additional Information

You can find additional information about our investment advisory services by visiting www.fourpondsfinancial.com. You can request up to date information and a copy of our client relationship summary by contacting us at info@fourpondsfinancial.com.com or (888) 285-7705.

Ask Your Advisor: "*Who is my primary contact person? Is he or she a representative of an investment advisor? Who can I talk to if I have concerns about how this person is treating me?"*