

# DMLO Wealth Planning, LLC. Customer Relationship Summary

## February 28, 2025

### Item 1—Introduction

DMLO Wealth Planning, LLC (“DMLO”) is an investment advisor registered with the Securities and Exchange Commission (“SEC”). Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. Free and simple sources and tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisers, and investing.

### Item 2—Relationships and Services

#### What investment services and advice can you provide me?

DMLO offers investment advisory services, financial planning and consulting services, and retirement plan advisory services to individuals, high net worth individuals, trusts, estates, businesses, and retirement plans.

*Monitoring:* Securities in client accounts are monitored on a regular and continuous basis by Advisory Persons and periodically by the CCO of DMLO. Formal reviews are generally conducted at least annually or more frequently depending on the needs of the Client. In addition, DMLO may assist you in selecting third-party money managers. The third-party money manager(s) selected by you will have specific methodologies, trading processes and operational practices beyond the control of DMLO. Accordingly, DMLO will only monitor each third-party money manager for adherence to the stated strategy and portfolio performance.

*Investment Authority:* We manage individual investment accounts on a discretionary basis. A *discretionary account* allows us to buy and sell investments in your account without asking you in advance. You may limit our discretionary authority (for example, limiting the types of funds that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing. DMLO also provides non-discretionary retirement plan advisory services on behalf of the retirement plans (each a “Plan”) and the company (the “Plan Sponsor”).

*Limited Investment Offerings:* When providing retirement plan-related consultation services, the advice and recommendations are limited to plan offerings.

*Account Minimums and Other Requirements:* DMLO generally does not impose a minimum relationship size. However, Other Managers may impose minimums to effectively implement a strategy.

**For additional information**, please see our Form ADV Part 2A Brochure, specifically Items 4 and 7, at the following link: <https://adviserinfo.sec.gov/firm/summary/316202>.

**Conversation Starters:** Ask us the following questions--

- “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?”

### Item 3—Fees, Costs, Conflicts, and Standard of Conduct

#### What fees will I pay?

Investment advisory fees are paid quarterly, in advance of each calendar quarter, pursuant to the terms of the investment advisory agreement. Investment advisory fees are based on the market value of assets under management at the end of the prior calendar quarter. Investment advisory fees range from 0.50% to 2.00% annually based on several factors, including: the scope and complexity of the services to be provided; the level of assets to be managed; the inclusion of financial planning services, and the overall relationship with the Advisor. Relationships with multiple objectives, specific reporting requirements, portfolio restrictions and other complexities may be charged a higher fee. The Advisor may include financial planning services as part of the overall engagement and fee.

For Clients that have account[s] managed by an Other Manager, the Client’s will be charged a separate and additional investment management fee by the respective manager. The fees charged by Other Managers will vary based on the manager, investment strategy or platform. The Advisor does not receive any portion of the fees charged by an Other Manager.

DMLO offers financial planning services either on an hourly basis or a fixed engagement fee. Hourly fees range up to \$300 per hour. Fixed fees are based on the expected number of hours to complete the engagement at the Advisor’s hourly rate. Fees may be negotiable based on the nature and complexity of the services to be provided and the overall relationship with the Advisor.

Fees for retirement plan advisory services are charged an annual asset-based fee ranging up to 1.00% based on the size of the Plan and scope of services to be provided. Fees are typically billed in advance of each calendar quarter, pursuant to the terms of the retirement plan advisory agreement. Retirement plan fees are based on the market value of assets under management in the Plan at the end of the prior calendar quarter. Fees may be

negotiable depending on the size and complexity of the Plan.

**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 additional information**, please see our Form ADV Part 2A Brochure, specifically Items 5, at <https://adviserinfo.sec.gov/firm/summary/316202>.

**Conversation Starters:** You might ask the following question of a financial professional to start a conversation about the impact of fees and costs on investments:

- “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:

- Some advisory personnel of the Firm are also dually registered as broker-dealer representatives and licensed independent insurance personnel. This presents a conflict of interest. This practice presents a conflict of interest as the Advisory Person may have an incentive to recommend securities or insurance products to the client for the purpose of generating commissions rather than solely based on the client’s needs. Clients are under no obligation, contractually or otherwise, to purchase insurance products through any Advisory Person affiliated with the Advisor.

**For additional information**, please see our Form ADV Part 2A Brochure, specifically Items 5, 10, and 11, at <https://adviserinfo.sec.gov/firm/summary/316202>.

**Conversation Starter:** Ask us the following questions--

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

### **How do your financial professionals make money?**

DMLO financial professionals are paid based on the amount of assets under management and any management duties for assistance with accounts or retirement plans. Certain representatives of DMLO are compensated with commissions in their separate capacity as insurance agents, as well as in their separate capacity as representatives of another investment adviser and broker-dealer.

Certain owners of DMLO are also owners of Dynamic Market Advantage, LLC (“DMA”) an affiliated, SEC-registered investment advisor (IARD # 323540). DMLO may recommend that a Client utilize DMA for all or a portion of their investment management needs. Advisory Persons of DMLO are not required to use DMA as a sub-advisor. However, the common ownership and additional compensation present a conflict of interest that is fully disclosed to each Client. The Client is required to enter into a separate investment management agreement with DMA, should they choose such services.

## **Item 4—Disciplinary History**

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

No, neither DMLO nor its financial professionals have legal or disciplinary history.

Visit [Investor.gov/CRS](https://Investor.gov/CRS) for a free and simple search tool to research your financial professionals.

**Conversation Starters:** You might ask the following question of a financial professional to start a conversation about the financial professional’s disciplinary history:

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

## **Item 5—Additional Information**

For additional information on our investment advisory services and to request a copy of the relationship summary, go to IAPD at <https://adviserinfo.sec.gov/firm/summary/316202>. To obtain up-to-date information and request a copy of the Customer Relationship Summary, you may call Stephen Gibson, Director, Investment Advisor, and CCO at (502) 813-2100.

**Conversation Starters:** Ask us the following questions--

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