

April 26, 2024

Form CRS Customer Relationship Summary

St. Louis Financial Planners, Inc.
St. Louis Financial Planners Asset Management, LLC
16091 Swingley Ridge Rd. Ste. 345
Chesterfield, MO 63017

636-532-3900
info@stlfp.com
www.stlfp.com

We are an investment advisor registered with the Securities and Exchange Commission (SEC) and provide advisory accounts and services.

Investment advisory and brokerage services and fees differ, and it is important for the retail investor 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 investment advisers, broker dealers, and investing.

What investment services and advice can you provide me?

We offer investment advisory services to individuals and retail investors. We also offer Financial Planning services and portfolio management.

We provide active management advice and services in exchange traded funds (ETFs), individual equities, and mutual funds. As opposed to buy and hold strategies, our Dynamic strategies are monitored on a daily basis. All other strategies are analyzed quarterly. Our standard management service executes trades on a discretionary basis within the objective of each model. We have the discretionary authority to buy and sell investments in your account without your consent prior to each trade. We do not have the authority to open or close investment accounts on your behalf nor transfer money to another custodian.

All strategies used to manage the investments are proprietary in nature. We have no minimum account size or investment amount.

St. Louis Financial Planners, Inc. has been in business since 1976. St. Louis Financial Planners Asset Management, LLC was formed in the state of Missouri and has been a registered investment adviser since 1996.

For additional information, please see ADV Part 2A Items 4 and 7.

Conversation starter, ask your financial professional:

What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

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

How will you choose investments to recommend to me?

Investment advisers will meet with you to determine the best adviser service and program for their needs. Together you will discuss and determine your investment goals and objectives, risk tolerance levels, net worth, and suitability for the services offered by STLFP and STLFPAM to meet your individual needs. Each investment model has a different risk and return profile. The portfolio selected for you is customized to your individual risk/return need through the creation of a composite model of models. STLFPAM also provides active management services under the Full Discretion Advisory Agreement whereas you appoint STLFPAM to undertake such investment supervisory services as the financial professional deems appropriate for you in one or more management programs of ETFs, individual equities, and mutual funds. You appoint STLFPAM and your investment adviser representative to select management program(s) and from time to time reallocate funds among such program(s) according to your predetermined goals and risk levels.

What fees will I pay?

If you open an advisory account, you will pay an asset-based fee at the end of each quarter for our services. It is based on the value of your advisory account. The fee is calculated in arrears using the average daily balance in your account for the quarter.

Our custodian, Axos Advisor Services, charges a quarterly custody fee that will be paid for by the adviser. There are no account maintenance fees or transactional trading costs. Axos charges \$75 to close an account.

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 on fees and breakpoints, please see ADV Part 2A Item 5 and our Full Discretion Advisory Agreement.

Conversation starter, ask your 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 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. The more assets there are in a retail investor's advisory account, the more a retail investor will pay in fees, and the firm may therefore have an incentive to encourage the retail investor to increase the assets in his or her account.

Conversation starter, ask your financial professional:

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

For additional information, please see ADV Part 2A.

Standard of Conduct – Our Obligations to You

We must abide by certain laws and regulations in our interactions with you. We are held to a fiduciary standard that covers our entire investment advisory relationship with you. For example, we are required to monitor your portfolio, investment strategy, and investments on an on-going basis.

How do your financial professionals make money?

Your financial professional's compensation and the revenue the firm earns is based on the financial professional's advisory services or recommendations.

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

Yes, visit www.Investor.gov/CRS for a free and simple search tool to research your financial professional. Casey Hunt does not have any disciplinary events on his record.

Conversation starter, ask your financial professional:

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

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?

We encourage you to seek additional information. Investors can find additional information on our investment advisory services at www.stlfp.com and obtain a copy of this Relationship Summary by contacting us at (636) 532-3900.