Four Pillars Financial Planning Group, LLC

Form CRS: Client Relationship Summary

September 17, 2026

Introduction

Four Pillars Financial Planning Group, LLC ("Four Pillars," "we," or "us") is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ, 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.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors, including investment management and financial planning.

Investment management. We build and manage a portfolio for you based on your goals, risk tolerance, time horizon, income needs, and tax situation, primarily using mutual funds, exchange-traded funds, individual stocks, and individual bonds. We may use an outside manager for part of your account, mainly for direct indexing and tax-loss harvesting strategies.

Monitoring. As part of our standard investment management service, we monitor your accounts on an ongoing basis and review them at least annually. We also review your account when your circumstances change or when market or issuer developments call for it.

Investment authority. Most clients give us discretionary authority in their advisory agreement. This allows us to decide which investments to buy and sell, how much, and when, without asking you first. This authority lasts until you or we end the agreement, and you may limit it, for example by restricting particular securities or sectors. In limited cases we manage accounts on a non-discretionary basis, and you make the ultimate decision regarding the purchase or sale of investments.

Financial planning. Financial planning is included in our investment management service at no additional charge, and is also available as a standalone engagement for a flat fee. Planning may cover retirement, cash flow, education funding, insurance review, tax considerations, and coordination with your estate plan. For a standalone plan, we do not monitor your investments after we deliver the plan, and you decide whether and how to act on our recommendations.

Limited investment offerings. We do not offer proprietary products, and we do not limit our advice to a particular menu of products or types of investments, although what is available depends on your custodian and, in a wrap fee program, on that program.

Account minimums. We do not require a minimum account size. We generally charge a minimum annual fee of $2,000, which we may waive or reduce. Where we apply the minimum to an account of less than about $200,000, you pay a higher percentage of your assets than our fee schedule, which can be more than 1.00% of the assets we manage for you.

Additional information: See **Items 4 and 7 of our Form ADV Part 2A brochure**.

Conversation Starters. Ask your financial professional:

- ***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. You pay an annual fee based on a percentage of the assets we manage, from 1.00% down to 0.45% as your assets increase. We apply the schedule on a blended basis, so each portion of your assets is charged at the rate for that tier, subject to our minimum annual fee. We bill quarterly in advance. Depending on your account, the fee is calculated on the value of your account at the end of the prior quarter or on the average daily value of your account during the prior quarter, and is deducted from your account. Our fee is negotiable, and some clients who move with us from our prior firm keep their existing fee arrangement, so clients may pay different fees for similar services. The more assets there are in your account, the more you will pay in fees, so we have an incentive to encourage you to increase the assets in your account. If we use an outside manager, its fee is either paid from our fee or charged to you separately, depending on the manager. Where the manager's fee is added to ours or billed to you separately, your total cost is higher.

Wrap fee accounts. Some accounts are held in a wrap fee program sponsored by the custodian we recommend. You pay a single asset-based fee that the custodian bills under the fee schedule for that program, and we receive part of that fee. A wrap fee includes most transaction costs and fees to the broker-dealer that has custody of your assets, and is therefore higher than a typical asset-based advisory fee.

Financial planning. A standalone financial plan costs a flat fee starting at $2,500, agreed in writing before we begin. You pay half at the start and the balance when we deliver the plan.

Other fees and costs. You will also pay fees charged by others, including custodian transaction charges on accounts that are not in a wrap fee program, wire and account transfer fees, and the internal expenses of mutual funds, exchange-traded funds, and annuities. We do not receive any part of these fees.

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.

Additional information: See **Item 5 of our Form ADV Part 2A brochure**.

Conversation Starters. 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.

Custodian benefits. We recommend that you hold your account with the custodian we have selected. We pay that custodian for a platform that includes custody, trade execution, research, technology, and client reporting. Those services support our business as well as your account, and moving to another custodian would cost us time and money, so we have an incentive to recommend that you keep your account where it is. Our financial professionals previously provided advisory services through an affiliate of that custodian, which is another reason keeping your account there is easier for us.

Trustee roles. Our Managing Member serves as trustee or executor for some clients, and we earn advisory fees on accounts he controls in that role.

Rollovers. If we recommend that you roll over assets from a workplace retirement plan into an IRA that we manage, we will earn a fee that we would not otherwise earn. You are not required to roll over your assets or to use us.

We do not offer proprietary products, receive payments from investment sponsors, share in revenue from investments we recommend, or buy or sell investments with you from our own account.

Conversation Starters. Ask your financial professional:

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

Additional information: See **Items 4, 10, 11, 12, and 14 of our Form ADV Part 2A brochure**.

How do your financial professionals make money?

Our financial professionals receive a salary, a share of the revenue the firm earns from the clients they serve, and a bonus based in part on bringing in new clients or accounts. Because their pay increases with the assets they service and the clients they bring in, they have an incentive to encourage you to open an account with us and to increase the assets in your account. Our Managing Member owns the firm and benefits from the fees it earns. Our financial professionals do not receive commissions for recommending investment or insurance products, or cash or non-cash compensation from product sponsors or vendors.

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

No. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starters. Ask your financial professional:

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

Additional Information

For additional information about our investment advisory services, see our Form ADV Part 2A brochure. To request up-to-date information or a copy of this relationship summary, call us at (941) 966-4444.

Conversation Starters. Ask your financial professional:

- ***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?***