

Item 1 - Cover Page

Wise Planning, Inc.

1401 Tower Road, Winnetka, IL 60093

847-834-9473

www.wiseplanninginc.com

March 10, 2016

This Brochure provides information about the qualifications and business practices of [Wise Planning Inc.](#) If you have any questions about the contents of this Brochure, please contact us at [847-834-9473](tel:847-834-9473) or info@wiseplanninginc.com. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

[Wise Planning Inc.](#) is a registered investment adviser. Registration of an Investment Adviser does not imply any level of skill or training. The oral and written communications of an Adviser provide you with information about which you determine to hire or retain an Adviser.

Additional information about [Wise Planning Inc.](#) also is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Material Changes

This Brochure dated **March 10, 2016** updates in Item 5 since the last update dated 3/27/2015. Item 5 updates the minimum fee for our Financial Consulting Project service. Also, Miranda Shoop has joined our team as an advisor.

New SEC Rules and the rules of certain states require that clients receive a summary of any materials changes to this and subsequent Brochures within 120 days of the close of our business' fiscal year. This advisor will abide but the SEC rule in states in which it has been adopted. We will further provide our clients with a new Brochure as necessary based on changes or new information, at any time, without charge.

Currently, our Brochure may be requested by contacting **Debbie Wise, President** at **847-834-9473** or **Debbie@wiseplanninginc.com**. Our Brochure is also available on our web site www.wiseplanninginc.com, also free of charge.

Additional information about **Wise Planning Inc.** is also available via the SEC's web site www.adviserinfo.sec.gov. The SEC's web site also provides information about any persons affiliated with **Wise Planning Inc.** who are registered, or are required to be registered, as investment adviser representatives of **Wise Planning Inc.**

Item 3 -Table of Contents

Item 1 – Cover Page.....	i
Item 2 – Material Changes	ii
Item 3 -Table of Contents.....	iii
Item 4 – Advisory Business	1
A. Description of Your Advisory Firm	
B. Description of Advisory Services Offered	
C. Client Tailored Services and Client Imposed Restrictions	
D. Wrap Fee Program	
E. Client Assets Under Management	
Item 5 – Fees and Compensation	2
A. Method of Compensation and Fee Schedule	
B. Client Payment of Fees	
C. Additional Client Fees Charged	
D. Prepayment of Client Fees	
E. External Compensation for the Sale of Securities to Clients	
Item 6 – Performance-Based Fees and Side-By-Side Management.....	4
Item 7 – Types of Clients	4
Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss	4
Item 9 – Disciplinary Information	4
A. Criminal or Civil Actions	
B. Administrative Enforcement Proceedings	
C. Self Regulatory Organization Enforcement Proceedings	
Item 10 – Other Financial Industry Activities and Affiliations.....	5
A. Broker-Dealer or Representative Registration	

B. Futures or Commodity Registration	
C. Material Relationships maintained by this Advisory Business and Conflicts of Interest	
D. Recommendation or Selection of Other Investment Advisers and Conflicts of Interest	
Item 11 – Code of Ethics, Participation or Interest in Client Transactions	5
A. Code of Ethics Description	
B. Investment Recommendations Involving a Material Financial Interest and Conflicts of Interest	
C. Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest	
Item 12 – Brokerage Practices	7
A. Factors Used to Select Broker-Dealers for Client Transactions	
B. Aggregating Securities for Client Accounts	
Item 13 – Review of Accounts	7
A. Schedule for Periodic Review of client Accounts or Financial Plans and Advisory Persons Involved	
B. Review of Client Accounts on Non-Periodic Basis	
C. Content of Client Provided Reports and Frequency	
Item 14 – Client Referrals and Other Compensation	8
A. Economic Benefits Provided to the Advisory Firm from External Sources and Conflicts of Interest	
B. Advisory Firm Payments for Client Referrals	
Item 15 – Custody	8
Item 16 – Investment Discretion	8
Item 17 – Voting Client Securities	9
Item 18 – Financial Information.....	9
Item 19 – Requirements for State-Registered Advisers.....	9
A. Principal Executive Officers and Management Persons	
B. Other Business Activities Engaged In	
C. Performance Based Fee Description	

D. Disclosure of Material Facts Related to Arbitration or Disciplinary Actions Involving Management Persons

E. Material Relationships Maintained by this Advisory business or Management Persons with Issuers of Securities

Brochure Supplement(s)

Item 4 – Advisory Business

4A. Advisory Firm

Wise Planning Inc. is owned by Deborah Wise and has been in business since 1997. Our services are described below.

4B. Advisory Services Services:

Comprehensive Personal Financial Counseling. This service is designed for people who seek ongoing assistance in various aspects of their financial lives. We work with clients to define financial goals and priorities, develop a financial strategy and prepare a written plan that addresses the following: Investments, Taxes, Education Funding, Retirement Planning, Cash Flow Management, Insurance, Employee Benefits, Estate Planning. We help implement the plan and then monitor it, reviewing plans quarterly or more frequently as conditions warrant.

Retirement Plan Consulting. This service is offered to business owners who seek help in analysis, establishment and monitoring of various types of retirement plans. The service includes assistance with plan design and implementation, employee education and enrollment and determining suitable investment alternatives for the plan. We review the business owner's plan goals and investment offering annually or more frequently as conditions warrant and may facilitate communication between client and plan administrator and record keeper.

Financial Consulting Projects. This service is offered to all clients but is designed for people who do not need continuous advisory services. This service is customized to address individual client needs from providing analysis and recommendations on a particular personal financial question or retirement plan scenario to developing a comprehensive personal financial plan addressing all of the areas in the Comprehensive Personal Financial Counseling Service described above that the client can implement and monitor.

4C. *Client Tailored Services and Client Imposed Restrictions*

Wise Planning services are tailored to client needs as described above (item 4B). Clients may impose restrictions on investing in certain securities or types of securities as a regular part of the planning process.

4D. *Wrap Fee Programs*

Wise Planning, Inc. does not participate in wrap fee programs

4E. *Client Assets Under Management*

Wise Planning, Inc. has no assets under management at this time. However, as of 12/31/2015, investments made based on Wise Planning, Inc.'s financial planning services totaled approximately \$158,000,000 (ref ADV part 1B Item 2H)

Item 5 – Fees and Compensation

A. *Method of Compensation and Fee Schedule*

The specific manner in which fees are charged by Wise Planning Inc. is established in a client’s written agreement with Wise Planning Inc. Although Wise Planning, Inc. believes its advisory fees are very competitive, clients should be aware that lower fees for comparable services may be available from other sources.

1. **Comprehensive Personal Financial Counseling**

Flat Retainer Fees are based on assets, income and complexity of a client profile. Investment Assets are defined as all assets owned other than personal residence, personal property and closely held businesses without regard to asset manager, custodian or source. No fee is based upon capital gains or capital appreciation of assets. The matrix below provides the fee range for levels of investment assets. The minimum annual fee is \$2500 and client fees are reviewed at the end of each calendar year.

Investment Assets	Annual Fee Range	
\$0-\$800,000	\$2,500	\$3,200
\$800,000-\$1,200,000	\$3,200	\$4,800
\$1,200,000-\$1,600,000	\$4,800	\$6,400
\$1,600,000-\$2,000,000	\$6,400	\$8,000
\$2,000,000-\$3,500,000	\$8,000	\$10,000
\$3,500,000-\$5,000,000	\$10,000	\$12,000
\$5,000,000-\$7,500,000	\$12,000	\$15,000
\$7,500,000 - \$20,000,000	\$15,000	\$22,000
\$20,000,000+	Negotiated	

2. **Retirement Plan Consulting:**

- One-time set-up fee ranging from \$1,500 -\$12,000 depending on number of participants and enrollment meeting locations
- Ongoing annual advisory fee ranging from \$1,000 to \$5,000 depending on total plan assets and number of locations for annual education meeting.

3. **Financial Planning Consulting Projects** – fees are based on one of the following:

- a. Flat Fee- based on the estimated time required for the project. The minimum fee for a comprehensive personal financial counseling project is \$3,000. For example, a \$3,000 comprehensive project fee might be charged for a client who is employed by a corporation, who has less than \$500,000 in investment assets, 1-3 investment accounts, household income of less than \$150,000, two or fewer life insurance policies in place and basic estate planning needs. On the other hand, a \$10,000 comprehensive project fee might be charged for a client with \$5 million in investment assets various accounts.

This client may be retired, self-employed, or a corporate executive. The client may have multiple insurance policies and complex estate planning needs.

- b. Hourly Charges – Hourly rate is \$250/hour. Examples of hourly projects include a client for whom Wise Planning, Inc. had done a comprehensive planning project and who subsequently needs help rebalancing their portfolio or one who needs a full review of their plan. A simple rebalancing may take one hour, while a full review may take 5 or more hours, depending on how much has changed in the client's life. Other hourly projects may be analysis and recommendations on a particular financial issue such as helping a client with budgeting and cash flow management, insurance needs or education funding analysis, a review of a client's bond portfolio, or the review for a business owner of a proposed retirement plan structure and investment options. These services could take five minutes to twenty hours depending on the complexity.

B. Payment of Client Fees

Fees for Comprehensive Financial Counseling are generally payable quarterly in advance. Engagements initiated or terminated during a calendar quarter will be charged a prorated fee. The advisory client shall enjoy a five (5) day penalty free right of rescission. In addition, the advisory client may terminate the professional relationship at any time and receive a prorated refund based upon the amount of work already provided. All unearned or unapplied fees shall be refunded by applicant to the client. Clients may elect to be billed directly for fees or to authorize Wise Planning Inc. to directly debit fees from client accounts.

Fees for Retirement Plan Consulting are generally payable quarterly in arrears. Clients may elect to be billed directly for fees or to authorize Wise Planning Inc. to directly debit fees from client accounts.

Wise Planning clients who were clients of Retirement Benefits Specialists prior to 1/1/2007 will be billed in arrears.

Flat fees for projects are paid 50% up-front and 50% upon completion of the project. Hourly fees may be billed monthly or upon completion of a project.

C. Additional Client Fees Charged

Wise Planning Inc.'s fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which shall be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, third party investment and other third parties such as fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus.

Such charges, fees and commissions are exclusive of and in addition to Wise Planning Inc.'s fee, and Wise Planning Inc. shall not receive any portion of these commissions, fees, and costs.

Item 12 further describes the factors that Wise Planning Inc. considers in selecting or recommending broker-dealers for client transactions and determining the reasonableness of their compensation (e.g., commissions).

D. External Compensation for the Sale of Securities to Clients

Wise Planning, Inc. is compensated only from client fees. We receive no external compensation from the sale of securities to clients.

Item 6 – Performance-Based Fees and Side-By-Side Management

Wise Planning Inc. does not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client).

Item 7 – Types of Clients

Wise Planning Inc. provides advice to individuals and families, high net worth individuals, corporate pension and profit-sharing plans, Trusts and estates.

Wise Planning Inc. has no minimum account size requirement.

Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss

Investing in securities involves risk of loss that clients should be prepared to bear.

The primary types of investment vehicles recommended by Wise Planning Inc. are Mutual Funds, Exchange Traded Funds (ETFs), Certificates of Deposit, Government and Agency Debt securities, Municipal Securities and Corporate Debt securities. Other investment that Wise Planning Inc. may offer advice on include Individual Stocks, Warrants, Commercial Paper, Variable Life Insurance, Variable Annuities, and other product which Wise Planning Inc. deems appropriate in order to address the needs, goals and objectives of a client.

Wise Planning Inc. primarily recommends low-cost, broad market index mutual funds or ETFs to implement client investment strategies. Though this strategy provides broad diversification, market risk remains. When deemed appropriate, Wise Planning Inc. may recommend the use of individual fixed income securities. This strategy provides less diversification than the indexing strategy.

Investment recommendations are primarily for long term purchases. Occasionally short term purchase and hedging strategies may be employed.

Item 9 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Wise Planning Inc. or the integrity of Wise Planning Inc.'s management.

A. Criminal or Civil Actions

Wise Planning Inc. has no information applicable to this Item.

B. Administrative Enforcement Proceedings

Wise Planning Inc. has no information applicable to this Item.

C. Self Regulatory Organization Enforcement Proceedings

Wise Planning Inc. has no information applicable to this Item.

Item 10 – Other Financial Industry Activities and Affiliations

A. Broker-Dealer or Representative Registration

No supervised person of Wise Planning Inc. is registered or has an application pending to register as a representative of a broker - dealer.

B. Futures or Commodity Registration

No supervised person of Wise Planning Inc. is registered or has an application pending to register as a futures commission merchant, commodity pool operator or commodity trading advisor.

C. Material Relationships Maintained by this Advisory Business and Conflicts of Interest

Wise Planning Inc. has no information applicable to this Item.

D. Recommendations or Selections of other Investment Advisors and conflicts of Interest

Wise Planning Inc. has no information applicable to this Item.

Item 11 – Code of Ethics

A. Code of Ethics Description

Wise Planning, Inc. has adopted a Code of Ethics for all supervised persons of the firm describing its high standard of business conduct, and fiduciary duty to its clients. The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibition on insider trading, restrictions on the acceptance of significant gifts and the reporting of certain gifts and business entertainment items, and personal securities trading procedures, among other things. All supervised persons at Wise Planning, Inc. must acknowledge the terms of the Code of Ethics annually, or as amended.

Wise Planning Inc.'s clients or prospective clients may request a copy of the firm's Code of Ethics by contacting Debbie Wise.

B. Investment Recommendations Involving a Material Financial Interest and Conflicts of Interest

Wise Planning Inc. does not recommend to clients the purchase of any security in which a related person of Wise Planning Inc. has any material financial interest.

C. Advisory firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest

Wise Planning, Inc. anticipates that, in appropriate circumstances, consistent with clients' investment objectives, it will cause accounts over which Wise Planning Inc. has management authority to effect, and will recommend to investment advisory clients or prospective clients, the purchase or sale of securities in which Wise Planning Inc., its affiliates and/or clients, directly or indirectly, have a position of interest. Wise Planning Inc.'s employees and persons associated with Wise Planning Inc. are required to follow Wise Planning Inc.'s Code of Ethics. Subject to satisfying this policy and applicable laws, employees of Wise Planning Inc. may trade for their own accounts in securities which are recommended to and/or purchased for Wise Planning Inc.'s clients. The Code of Ethics is designed to assure that the personal securities transactions, activities and interests of the employees of Wise Planning Inc. will not interfere with (i) making decisions in the best interest of advisory clients and (ii) implementing such decisions while, at the same time, allowing employees to invest for their own accounts. Under the Code certain classes of securities have been designated as exempt transactions, based upon a determination that these would materially not interfere with the best interest of Wise Planning Inc.'s clients. In addition, the Code requires pre-clearance of many transactions, and restricts trading in close proximity to client trading activity. Nonetheless, because the Code of Ethics in some circumstances would permit employees to invest in the same securities as clients, there is a possibility that employees might benefit from market activity by a client in a security held by an employee. Employee trading is continually monitored under the Code of Ethics, and to reasonably prevent conflicts of interest between Wise Planning Inc. and its clients.

D. Client Securities Recommendations or Trades and concurrent Advisory Firm Securities Transactions and Conflicts of Interest

Certain affiliated accounts may trade in the same securities with client accounts on an aggregated basis when consistent with Wise Planning Inc.'s obligation of best execution. In such circumstances, the affiliated and client accounts will share commission costs equally and receive securities at a total average price. Wise Planning Inc. will retain records of the trade order (specifying each participating account) and its allocation, which will be completed prior to the entry of the aggregated order. Completed orders will be allocated as specified in the initial trade

order. Partially filled orders will be allocated on a pro rata basis. Any exceptions will be explained on the Order.

Item 12 – Brokerage Practices

A. Factors used to Select Broker-Dealers for Client Transactions

Wise Planning Inc. may recommend the use of certain brokers to clients. The specific broker recommendation depends on the client's particular circumstance. Clients' will only be referred to dealers registered in the state where the client resides.

Wise Planning Inc. is compensated solely by fees paid directly by clients and does not receive commission income or soft dollar benefits from any broker.

B. Aggregating Securities Transactions for Client Accounts

Wise Planning Inc. does not engage in block trading. As we are financial planners, all transactions are client-specific.

Item 13 – Review of Accounts

A. Schedule of Periodic Review of Client Accounts or Financial Plans and Advisory Persons Involved

For clients who receive comprehensive financial counseling, Wise Planning Inc. provides regular reviews on a quarterly basis. The quarterly reviews include updated statements of financial position and may include a written or in-person review of activity conducted during the previous quarter and recommendations for the future. Reviews are conducted by Deborah Wise, Kathryn Smith or Robert Fairbrook.

B. Review of Client Accounts on Non-Periodic Basis

Special reviews are conducted when warranted by changes in the client's situation. or in the external environment. The reviews may be initiated by the client or by Wise Planning, Inc.

C. Content and Frequency of Reports to Clients

The quarterly reviews include updated statements of financial position created by Wise Planning, Inc. and may include a written or in-person review of activity conducted during the previous quarter and recommendations for the future.

In addition to reports from Wise Planning, Inc., clients should receive at least quarterly statements from the broker dealer, bank or other qualified custodian that holds and maintains

client's investment assets. Wise Planning Inc. urges you to carefully review such statements and compare such official custodial records to the account statements that we may provide to you. The statements of financial position may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

Item 14 – Client Referrals and Other Compensation

A. Economic Benefits Provided to the Advisory Firm from External Sources and Conflicts of Interest

Wise Planning Inc. does not receive economic benefit for providing advisory services from anyone other than its clients. Wise Planning Inc. is compensated solely by fees paid directly by clients.

B. Advisory Firm Payments for Client Referrals

Wise Planning Inc. does not compensate any person who is not a supervised person of Wise Planning Inc. for client referrals.

Item 15 – Custody

Clients should receive at least quarterly statements from the broker dealer, bank or other qualified custodian that holds and maintains client's investment assets. Wise Planning Inc. urges you to carefully review such statements and compare such official custodial records to the account statements that we may provide to you. The statements of financial position may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

Item 16 – Investment Discretion

During the course of a Comprehensive Personal Financial Counseling relationship, Wise Planning Inc. usually receives discretionary authority from the client to select the identity and amount of securities to be bought or sold. In all cases, however, such discretion is to be exercised in a manner consistent with the investment plan approved by the client.

When selecting securities and determining amounts, Wise Planning Inc. observes the investment policies, limitations and restrictions of the clients for which it advises.

Discretionary authority is granted to Wise Planning Inc. via execution of limited power of attorney for each client investment account.

Wise Planning, Inc. is not granted discretionary authority in its Retirement Plan Consulting or Financial Consulting Project services.

Item 17 – Voting Client Securities

As a matter of firm policy and practice, Wise Planning Inc. does not have any authority to and does not vote proxies on behalf of advisory clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios. Wise Planning Inc. may provide advice to clients regarding the clients' voting of proxies.

Item 18 – Financial Information

Registered investment advisers are required in this Item to provide you with certain financial information or disclosures about Wise Planning Inc.'s financial condition. Wise Planning Inc. has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients, and has not been the subject of a bankruptcy proceeding.

Item 19 – Requirements for State-Registered Advisers

A. Principal Executive Officers and Management Persons

Deborah R. Wise, President, founded Wise Planning in 1997. She has been in the financial services industry since 1986, including nearly five years as an analyst at Robert W. Baird (Milwaukee, WI). There she provided research and analytical support to the firm's traders and investment officers. Prior to that, she was a member of the institutional fixed income sales department at Merrill Lynch (Chicago, IL). Debbie earned a Master's Degree in Finance from Northwestern University's J.L. Kellogg Graduate School of Management, a B.A. in Psychology from the University of Pennsylvania and is a Certified Financial Planner (CFP®)

Robert J Fairbrook, Vice President, joined Wise Planning in 2007 and leads the company's Retirement Plan Consulting and Financial Education Services. He has been a financial counselor since 1979, including eleven years as a partner in Retirement Benefit Specialists, Inc (RBS) in Bellevue, WA where he specialized in qualified retirement plans. During that time, Bob served as an adjunct professor in the CFP® certificate training program for City University in Bellevue. Prior to that Bob owned Northwest Retirement Planning in Seattle for ten years. Bob graduated from the University of the Pacific in Stockton, CA and has been a Certified Financial Planner (CFP®) since 1995.

B. Other Business Activities Engaged In

Wise Planning, Inc. is not engaged in any business activities other than the activities described herein.

Outside business activities of certain supervised persons of Wise Planning, Inc are described in Part 2B, question 7.

C. Performance-Based Fee Description

Wise Planning, Inc. does not charge performance-based fees.

D. Disclosure of Material Facts Related to Arbitration of Disciplinary Actions Involving Management Person

No supervised person of Wise Planning, Inc. has any arbitration or self-regulatory actions against them

E. Material Relationships Maintained by this Advisory Business or Management Persons with Issuers of Securities

No supervised person of Wise Planning, Inc. has any material relationship with issuers of securities

Wise Planning, Inc. assures that any material conflicts of interest that may arise will be disclosed.