

Relationship Summary | Dated March 31, 2026

United Financial Planning Group LLC 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 financial planning, discretionary and non-discretionary asset management, and retirement plan consulting. When you grant us discretionary authority, we will buy, sell, and otherwise transact in securities in your account(s) without obtaining your prior approval, subject to your reasonable restrictions and our advisory agreement. For non-discretionary services, you make the ultimate decision regarding the purchase or sale of investments.

Our advice is not limited to certain types of investments, and we typically recommend diversified portfolios tailored to your financial goals. We do not offer proprietary products. We do not have a minimum account size or investment amount to retain or maintain our advisory services. Regular monitoring of your account(s) is included as part of our standard asset management services, with reviews of financial plans typically occurring at least annually. It is important that you keep us apprised of your financial situation so we can conduct more frequent reviews if necessary. **More detailed information about our services may be found in Items 4 and 7 of our Form ADV Part 2A brochure [available at <https://adviserinfo.sec.gov/firm/brochure/149843>].**

Conversation Starters:

- “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?

You will generally incur fees for asset management services based on a percentage of your assets under our management (generally ranging from 0.25% to 1.00% per annum), hourly financial planning fees (generally ranging from \$200 to \$500 per hour), or fixed fees for financial planning (generally ranging from \$1,500 to \$15,000 for one-time plans and \$1,500 to \$5,000 per quarter for ongoing services). Fees may be billed in advance or in arrears, depending on the service and client agreement.

In addition to fees charged by us, you will generally incur third-party fees and costs such as custodian fees, account maintenance fees, product expenses such as internal expense ratios, and transaction charges.

The way we charge fees creates conflicts of interest. For example, asset-based fees create an incentive for us to encourage you to increase the amount of assets we manage for you. We may also waive certain tax planning and preparation fees for clients with at least \$1,000,000 under management, which creates a similar incentive.

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.

More detailed information about our fees and costs may be found in [Item 5 of our Form ADV Part 2A brochure](#).

Conversation Starter: “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 must act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates 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.

We receive certain products and services from custodians we recommend, which creates an incentive to recommend those custodians. To learn how we address this incentive, please refer to [Item 12 of our ADV Part 2A brochure](#). We also participate in Wealthtender, a third-party platform that hosts adviser profiles and client testimonials. We pay a fee to participate in the platform. Testimonials may not be representative of the experience of all clients and your experience with us may vary from these testimonials.

We offer accounting, financial, and business consulting services in addition to investment advisory services. These services may be offered for an additional fee or, in some cases, at no additional cost. Offering these services creates a conflict of interest because we have an incentive to recommend them to increase our revenue. In addition, one of our supervised persons owns a separate accounting firm that provides services directly to our clients, and we receive a portion of certain fees paid to that firm. This arrangement creates a financial incentive to recommend that firm's services. You are not required to use these services or providers and may choose any qualified professional. For more information about these conflicts and how we manage them, please see Item 10 of our Form ADV Part 2A brochure.

More detailed information about our conflicts of interest may be found in our [Form ADV Part 2A brochure](#).

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 the amount of client assets they manage (for asset-based fees) or based on the time and complexity required to meet a client's needs (for hourly and fixed fees). They are not compensated based on the sale of specific investment products and do not earn commissions.

Some of our financial professionals maintain outside professional roles, including positions in accounting or regulatory organizations. These activities are separate from their work with the Adviser but may create potential conflicts of interest, as they could affect the time and attention devoted to clients or create incentives related to those outside roles. We monitor these activities to manage potential conflicts.

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

No. You may visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research you and your financial professionals.

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

Additional Information

You can find additional and up-to-date information about our investment advisory services and request a copy of the relationship summary by visiting <https://unitedfpg.com>, emailing gbarrasso@unitedfpg.com, or calling (631) 234-0871.

Conversation Starter: "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?"