



Gather Financial Planning 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](https://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. Our services include Financial Planning on a per-session basis or an hourly basis. We provide investment management services through a wrap fee program.

**Monitoring:**

Under our investment management services, your investment accounts will be monitored and reviewed regularly on at least an annual basis by our firm. We will provide advice to you regarding the investments and allocation of your accounts to ensure they are positioned appropriately based on your goals and objectives.

If you are only engaging our firm in financial planning services, it is your responsibility to initiate reviews of your financial plan and investments. We will work with you to review your held away investment accounts that we provide advice to you on, but will not be monitoring or reviewing those held away investment accounts.

**Investment Authority:**

Through our Investment Management Services, we maintain **discretionary authority** with respect to the purchase and sale of securities in your accounts managed by our firm. We do not require your prior authorization before placing trades in your account(s).

**Limited Investment Offerings**

Our investment recommendations typically will be limited to stocks, bonds, mutual funds, and exchange-traded funds, though accounts may hold other securities in special circumstances or as legacy securities, and we may provide advice on these securities.

**Account Minimums and other Requirements.**

While we do not have account minimums for our investment management programs, we do charge a monthly financial planning fee that should be considered in your decision to engage in investment management. For our financial planning services, there are no minimums or requirements for retail investors to open or maintain an account or establish a relationship.

For **Additional Information** regarding the services we make available to you, please review Item 4 of our Form ADV Part 2A.

**Ask your Adviser:**

1. *"Given my financial situation, should I choose an investment advisory service? Why or why not?"*
2. *"How will you choose investments to recommend to me?"*
3. *"What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?"*

**What fees will I pay?**

The amount of fees you pay to our firm and the frequency in which you are billed depends on the services being provided. For investment management service, we will deduct fees directly from your managed account (asset-based fees) on a monthly basis. For ongoing financial planning services, we charge a per-session fee for the development and delivery of a financial plan (usually over 4 sessions). As-needed plan updates may be paid on an hourly or per-session basis.

Since we provide Investment Management through a Wrap Fee Program, asset-based fees associated with the wrap fee program will include most transaction costs and sub-advisor fees. Most custodial and/or maintenance fees normally applicable to investment accounts which are charged by the custodian are paid by your cash accounts. Specifically, the custodian receives its compensation via management of cash in client accounts. The level of the management fee is unaffected by the number of transactions effected for your account.

We are paid for investment management services based on a percentage of your managed account value. Therefore, the more assets there are in your advisory account, the more you will pay in fees, and we therefore have an incentive to encourage you to increase the assets in your account. This is a conflict of interest. However, we mitigate this by ensuring all recommendations and investment decisions we make are in your best interest.

Additional fees you may pay include certain charges imposed by custodians such as deferred sales charges, or other fees and taxes on brokerage accounts and securities transactions. Mutual fund and exchange-traded funds also charge internal management fees, which are disclosed in a fund's prospectus.

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.

***Ask your Adviser: "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.*

***Ask your Adviser: "How might your conflicts of interest affect me, and how will you address them?"***

#### **Additional Information**

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

Our financial professionals are compensated on a combination of salary and revenue share for the clients they serve. Our financial professionals are not paid commissions or other compensation.

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

Yes. One of our firm professionals has one settled dispute that occurred prior to employment with our firm. We are willing and able to discuss details of this incident at your request. We maintain that all of our team members are professionals of integrity. There is no disciplinary history for any of our firm professionals. You can visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

***Ask your Adviser: As a financial professional, do you have any disciplinary history? For what type of conduct?***

**For additional information** about our services, visit our website [www.Gatherfinancialplanning.com](http://www.Gatherfinancialplanning.com). If you would like additional, up-to-date information or a copy of this disclosure, please email us at [support@Gatherfp.com](mailto:support@Gatherfp.com) or call 207-781-3500.

***Ask your Adviser: 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?***