

ADVISOR DISCLOSURE BROCHURE
ADV PART 2A
ITEM 1: COVER PAGE



PLANPREP LLC
A REGISTERED INVESTMENT ADVISER
CRD # 139300

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This brochure provides information about the qualifications and business practices of PlanPrep, LLC. If you have any questions about the contents of this brochure, please contact us at bw@planprep.com or 650-730-6175. 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.

Additional information about PlanPrep, LLC also is available on the Securities & Exchange Commission's website at www.adviserinfo.sec.gov. Note that this brochure has been filed, but has not been approved by the Securities & Exchange Commission or any state securities authority. Registration with the underlying authorities does not imply a certain level of skill or training.

Item 2: Summary of Material Changes

The following are material changes since the last annual update to the ADV Part 2A brochure that was filed in March of 2021.

1. Investment management through Betterment Securities is no longer offered. See Item 4 on page 4.
2. PlanPrep does not manage any money for any clients currently. See Item 4 on page 4.
3. The fee schedule for advisors has been modified as follows (See Item 5 on page 5):
 - a. **The base plan fee remains at \$850**, but there are a lot of changes as to what is included, such as only including *two* primary scenarios. There will be **additional charges** for the following:
 - i. Reformatting the eMoney / WealthVision reports
 - ii. Providing write-ups of our observations and recommendations
 - iii. Including the asset allocation report
 - iv. Including more scenarios or plan components in addition to the first two specified
 - b. **Additional Scenarios / Plan Components** - There will be an **additional \$75 charge** for each scenario requested or recommended (and accepted by the Advisor) beyond the primary two specified, such as, but not limited to:

Different Spending Amounts	A comparison with Roth IRA Conversions	
Comparison of Pension Choices	Comparison of Social Security Start Dates	
Different Return or Inflation Rates	Different Retirement Years	Different Mortality Ages

- c. **Planning Asset Values** - The higher threshold is at **\$3 million** and includes all assets entered into the plan except for assets that you specify to appear in the financial position section only.
 - d. **Asset Allocation / Executive Summaries / Progress Reports** - There will be incur an additional charge now of **\$175** for each of these when you request them to be included in the Wealth Plan.
 - e. **Revision Fee / Rush Fee** - Changes requested after PlanPrep has delivered the Wealth Plan to the advisor *and/or* if the advisor requires much faster delivery than our assurance of fifteen (15) business days, there may be a **surcharge of \$175** for each revision or rush request.
 - f. **Processing Charge** - All payments made through PayPal or by credit card will incur a **3.5% surcharge** to cover the processing fee. This will be added to all fees paid in those types of ways.
 - g. **Training / Presentations to Your Clients** - These are no longer being provided.
 - h. Hourly billing is done in 15 minute increments with a one hour minimum for each engagement.
 - i. Communications by phone over 30 minutes per plan may be billed at \$175 an hour.
 - j. Planning fees are deemed earned and payable when PlanPrep notifies the advisor and/or the advisor's team by email that the plan has been completed and delivered or uploaded.
4. Use of Riskalyze has been discontinued. See Item 8 on page 9.
 5. Recording of the Moneyomics podcast has been discontinued. See Item 19 on page 21.

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Item 4: Advisory Business

PlanPrep opened for business on June 26, 2006. Burt Williamson, MBA, CFP® is PlanPrep's principal, and the Chief Planning Strategist and Chief Compliance Officer.

FINANCIAL PLANNING SERVICES

PlanPrep creates tailored financial reports and strategies for each client's unique financial situation based on their life goals and resources. The Investment Advisor Professional acknowledges that it is his/her sole responsibility to disclose to Clients the relationship with PlanPrep as a third party provider of financial planning services.

Fees are due and payable in full at the time a request is made of PlanPrep. PlanPrep will devote adequate time to perform its duties. If the Investment Advisor Professional requires additional services not requested initially, PlanPrep will make a reasonable effort to fit those additional services into its time schedule without decreasing the effectiveness of performance of duties required or timely delivery. Additional services may be subject to additional fees and may require additional time. PlanPrep strives to make the contracted planning materials ready for client delivery within fifteen (15) business days from receipt, but there may be delays due to workload that may prolong this period. Receipt of requests for our services after 3 P.M. Pacific Time will be considered received the next business day. There are no refunds after the work has begun.

Analyses are performed using the client data you provide. PlanPrep uses eMoneyAdvisor and Microsoft Excel to run calculations. Techniques may include net worth analysis, cash reserve analysis, cash flow planning, education and retirement planning, business and estate planning, legacy and charitable planning, as well as disability, life and long-term care planning, income tax planning, investment planning, and more on request.

No Investments Managed on Behalf of Investment Advisor Professionals and Their Clients

PlanPrep does not and will not participate in the management of any Investment Advisor Professional's client's accounts. The Investment Advisor Professional is solely responsible for investment management.

PlanPrep currently does not manage any client accounts.

Item 5: Fees and Compensation

PlanPrep is entitled to the fee for the engaged services according to the PlanPrep schedule (see below). The Advisor is under no obligation to accept a quote or pay any fees to PlanPrep before planning work begins.

The Advisor is responsible for paying all fees and any applicable taxes associated with services rendered by PlanPrep.

All fees are quoted in U.S. Dollars and are invoiced through PayPal, Zelle, or by email. Payment is accepted through PayPal, advisor's system for ACH payments, Zelle, overnight check, or credit card.

Service	Fee	Description
Base Plan Case Consultations	\$850 for planning assets below \$3 million or \$175 per hour	Analysis of data and entries made - Follow up is provided to clarify details and strategies. The Base Plan includes these sections (when applicable): net worth, baseline assumptions, projection summary or comparison of two primary scenarios, projection details for each, college section, retirement section, insurance section for disability, life, and/or long-term care, and estate section.
Planning Asset Value of \$3 million or more	Add \$175 for each additional \$1 million	Round the total asset value <i>down</i> to the nearest million: <i>Example: Additional fee for planning assets of \$4.7 million is rounded down to \$4 million:</i> $2 \times \$175 = \text{Additional } \350
Additional Scenarios	Add \$75 per scenario	You may specify additional scenarios to run. Adding any scenario for a plan rerun will incur this charge as well.
Report Reformatting	\$5 per page \$175 minimum per revision	A minimum charge of \$175 will be added for this service. The cover page, disclaimer page, section title pages, or footer are excluded from the page count. Every plan revision you request will incur this additional charge and is in addition to any previous plan fee quoted or paid.
Plan Revisions	\$175 for each revision	An additional \$175 charge may apply for each revision you request. This may be in addition to the formatting charge and any previous plan fee quoted or paid.
Asset Allocation	Add \$175	There is an additional \$175 charge to include this report. All connections must be made or ticker symbols provided.
Summaries - Progress Reports - PowerPoint	\$175 per plan or update	There is an additional \$175 charge to include writeups of our observations and action plan with added-value content.

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

Not Applicable

Item 7: Types of Clients

We provide financial advice to clients of Investment Advisor Professionals including individuals, couples, families, baby boomers, trusts held for clients and their family members, senior executives, business owners, and pension and retirement plans owned or needed for business owner clients, and more.

Item 8: Method of Analysis, Investment Strategies and Risk of Loss

The Investment Advisor Professional gathers and furnishes all the necessary data of each Client before submission to PlanPrep. Analyses are performed with Clients' raw data, advisors' submitted notes and forms and fact finders using the following software: eMoneyAdvisor (and WealthVision) and Microsoft Excel. Strategies include net worth analysis, cash reserve analysis, cash flow planning, cash management, education and retirement planning, business and estate planning, legacy and charitable planning, as well as disability, life and long-term care planning, income tax planning, and investment planning. Reports may be presented in Microsoft PowerPoint as well.

The Investment Advisor Professional is responsible for providing accurate and complete data that is ready for planning before submission. Incomplete or inaccurate data is not the responsibility of PlanPrep. It is the Investment Advisor Professional's responsibility to devote adequate time to each case and respond to PlanPrep's requests and/or submissions in a timely manner. PlanPrep is not responsible for errors, omissions or misinterpretations between Investment Advisor Professionals and their Clients. Materials received subsequently may require the delivery clock to be reset and the Investment Advisor Professional may incur additional charges at the hourly rate.

The Investment Advisor Professional is solely responsible for all investment recommendations and custody arrangements for his or her respective clients as well as for any insurance recommendations unless PlanPrep's services are specifically engaged for shared business.

Item 9: Disciplinary Information

Not Applicable

Item 10: Other Financial Industry Activities and Affiliations

Burt Williamson has the potential to receive commissions for insurance sales.

Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

CODE OF ETHICS

We at PlanPrep adhere to the code of ethics of the CFP Board, which can be found at <https://www.cfp.net/ethics/code-of-ethics-and-standards-of-conduct>, which reflects our commitment to help the clients of Investment Advisor Professionals achieve their life goals. This is in recognition of our responsibilities to the public, our clients, colleagues and any employees. The following is a synopsis of the code:

Integrity - PlanPrep shall offer and provide professional services with integrity. PlanPrep is placed by Investment Advisor Professionals in a position of trust and confidence. The ultimate source of such public trust is our personal integrity. In deciding what is right and just, we should rely on our integrity as the appropriate touchstone. Integrity demands honesty and candor, which must not be subordinated to personal gain or advantage. Within the characteristic of integrity, allowance can be made for innocent error and legitimate difference of opinion, but integrity cannot co-exist with deceit or subordination of one's principles. Integrity requires everyone at PlanPrep to observe not only the letter but also the spirit of this Code.

Objectivity - PlanPrep staff shall be objective in providing professional services to Investment Advisor Professionals. Objectivity requires intellectual honesty and impartiality. It is an essential quality for any professional. Regardless of the particular service rendered or the capacity in which PlanPrep staff functions, PlanPrep staff should protect the integrity of their work, maintain objectivity, and avoid subordination of their judgment that would be in violation of this Code.

Competence - PlanPrep staff shall provide services to Investment Advisor Professionals competently and maintain the necessary knowledge and skill to continue to do so in those areas in which we are engaged. One is competent only when he or she has attained and maintained an adequate level of knowledge and skill, and applies that knowledge effectively.

Competence also includes the wisdom to recognize the limitations of that knowledge and when consultation or referral to another professional is appropriate. In addition to assimilating the common body of knowledge required and acquiring the necessary experience, PlanPrep staff shall make a continuing commitment to learning and professional improvement.

Fairness - PlanPrep staff shall perform professional services in a manner that is fair and reasonable to Investment Advisor Professionals in providing such services. Fairness requires impartiality, intellectual honesty, and disclosure of conflicts of interest. It involves a subordination of one's own feelings, prejudices, and desires so as to achieve a proper balance of conflicting interests. Fairness is treating others in the same fashion that we would want to be treated and is an essential trait of our professional.

Confidentiality and Privacy - PlanPrep staff shall not disclose any of an Investment Advisor Professionals' or your client's confidential information without the specific written consent from you and/or your client unless in response to proper legal process, to defend against charges of wrongdoing by PlanPrep staff or in connection with a civil dispute between PlanPrep and you and/or your client. You create a relationship of personal trust and confidence with PlanPrep by engaging our services. This type of relationship can only be built upon the understanding that information supplied to PlanPrep and other information we may gather is strictly confidential. In order for us to provide the services effectively and to protect you and/or your client's privacy, PlanPrep staff shall safeguard the confidentiality of such information.

Diligence - PlanPrep staff shall act diligently in providing professional services. Diligence is the provision of services in a reasonably prompt and thorough manner. Diligence also includes proper planning for and supervision of the rendering of professional services.

Professionalism - The conduct of PlanPrep's staff shall reflect credit upon the profession in all matters. Because of the importance of the professional services rendered by PlanPrep, there are attendant responsibilities to behave with dignity and courtesy to all those who use those services, fellow Investment Advisor Professionals, and those in related professions. PlanPrep also has an obligation to maintain the financial planning profession's public image and to work jointly with your other professional advisors to improve the quality of the services you receive. It is only through the combined efforts of all professionals in cooperation with other professionals that this vision can be realized.

PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS

This would be entered into with advisors individually, but no arrangements exist at this time.

PERSONAL TRADING

Not Applicable

Item 12: Brokerage Practices

Not Applicable.

Item 13: Review of Accounts

Not Applicable.

Item 14: Client Referrals and Other Compensation

The greatest compliment we can receive is a referral from satisfied clients, as happy clients are PlanPrep's best form of advertising.

Item 15: Custody

Not Applicable

Item 16: Investment Discretion

Not Applicable

Item 17: Voting Client Securities

Not Applicable

Item 18: Financial Information

Not Applicable

Item 19: Requirements for State-Registered Advisers

Principal Executive Officer

Burton F. Williamson, MBA, CFP®

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Burt Williamson, MBA, CFP® is PlanPrep's principal, and the Chief Planning Strategist and Chief Compliance Officer. Burt was born in 1960. He received a BA in economics from Columbia University and an MBA in marketing from the University of Connecticut. He prepared for the CERTIFIED FINANCIAL PLANNER™ pre-certification through the College for Financial Planning. Burt is trusted nationwide to provide excellent financial advice with solid recommendations for each client's unique financial situation. He has been involved in helping thousands of individuals and business owners with their financial matters since 1995.

Burt began his financial planning career with American Express® Financial Advisors. He became a member of the Advance Advisor Group and won awards for his exceptional financial planning skills. He gained invaluable experience at Hartford Life in advanced estate and business planning. Prior to launching PlanPrep, Burt served as the Senior Planning Specialist for LPL Financial, where he worked with advisors across the country to help them address their clients' financial planning matters - from the simple to complex.

Other Business Activities

Burt is licensed to provide life, health and variable insurance products.

Recording of the Moneyomics podcast has been discontinued, but previously recorded episodes remain available to the public.