

Introduction

Point B Planning LLC d/b/a AtwoB (“AtwoB”) is a fee-only Investment Adviser registered with the Securities and Exchange Commission (“SEC”), providing advisory services. We feel it is important for you to understand how advisory and brokerage services and fees differ to determine which type of service is right for you. There are free and simple tools available to research firms and financial professionals at www.investor.gov/crs, which also provides educational materials about investment advisers, broker-dealers, and investing.

What investment services and advice can you provide me?

As an investment adviser, AtwoB offers comprehensive wealth management services, including financial planning, investment management, and tax preparation, and provides retirement plan advisory services to businesses for one-time or ongoing fees.

Our financial planning services may include a spending and saving analysis, income tax planning, estate planning, retirement planning, education planning, insurance planning, or other relevant services that you may reasonably request. AtwoB does not provide legal, tax, or insurance advice. You should consult with your professionals in these fields to address your specific circumstances. AtwoB provides retirement plan advisory services on behalf of the retirement plans (including, but not limited to 401(k), 403(b), Profit Sharing, and Cash Balance Plans) and the company. Please refer to Item 4-B. of our [Form ADV Part 2A](#) for further information.

Our investment management services allow AtwoB to manage and continually monitor your investments on an ongoing basis. We generally obtain full discretionary authority, making and implementing investment decisions, all without prior consultation, subject only to such limitations as you may specify in writing. You will sign an advisory agreement and limited power of attorney giving us this authority. This agreement will remain in place until you or we terminate our relationship. Please refer to Item 16 of our [Form ADV Part 2A](#) for further information.

We do not utilize proprietary products, and our advice and services are not limited to a menu of products or investments. Our minimum portfolio size requirement is \$100,000, however we do make exceptions. Please refer to Item 7 of our [Form ADV Part 2A](#) for further information.

Conversation Starters - Questions to Ask Us:

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

What fees will I pay?

Our Financial Planning fees range from \$200 an hour for hourly engagements, \$500-\$5,000 for fixed engagements, and ongoing planning support through a monthly fee of \$75-\$500. AtwoB offers investment management services for an ongoing asset-based fee at a maximum rate of 1% per year, is subject to a minimum fee of \$1,200 annually, and is paid monthly in arrears based on the average daily value of your portfolio during the month. Investment management fees are discounted if you also engage us for financial planning services. Our retirement plan advisory services are offered for an ongoing asset-based fee at a maximum of .60% per year, and are paid quarterly, in advance or arrears, depending on the Record Keeper’s agreement, based on the value of the plan assets at the previous calendar quarter’s end. Our incentive is to increase the value of your account over time, which will increase our fees over time.

The broker-dealer (“custodian”) that holds your assets may charge you a transaction fee when we buy or sell an investment for you. These transaction fees are in addition to our advisory fee. You could also pay fees charged by the custodian for certain investments and maintaining your account. Some investments, such as mutual funds and exchange traded funds charge additional fees that will reduce the value of your investments over time.

Fees and costs affect the value of your account over time and vary depending on certain factors. You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce the amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. Please refer to Item 5 of our [Form ADV Part 2A](#) for further information.

Conversation Starters - Questions to Ask Us:

- *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?

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.

How else does your firm make money and what conflicts of interest do you have?

AtwoB's revenue is from the financial planning, investment management and retirement plan advisory fees we collect from our clients' accounts each month or quarter, and one-time tax preparation fees. We have an incentive to increase the amount of investments we manage which could bias our advice.

Workplace retirement plan accounts present a potential conflict of interest for AtwoB when plan participants are eligible to move those assets outside of the plan. We have an incentive to encourage you to roll over plan assets to a brokerage account where we may collect higher fees.

Conversation Starters - Questions to Ask Us:

- *Why should I work with a fiduciary?*
- *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 from the profits the firm earns from its services.

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

No, our firm and/or financial professionals do not have legal and/or disciplinary history. Visit www.investor.gov/crs for a free and simple search tool to research our firm and our financial professionals.

Conversation Starters - Questions to Ask Us:

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

Additional Information

You can find additional information about our investment advisory services on the SEC's website www.adviserinfo.sec.gov by searching CRD # 172961. You may also contact our firm at 914-302-3233 or jeff@atwob.com to request a current copy of our [Form ADV Part 2A](#) or up-to-date Form ADV Part 3 – this relationship summary.

Conversation Starters - Questions to Ask Us:

- *Who is my primary contact person, and who can I talk to if I have concerns about how this person is treating me?*