

Form CRS (Client Relationship Summary)

Dated: March 16, 2026

Think Different Financial Planning, LLC ("TDFP" or "Advisor") 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://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2: Relationship and Services

What investment services and advice can you provide me?

We offer investment advisory services to retail investors. Our services include wealth management, ongoing comprehensive financial planning, and project-based financial planning.

Monitoring:

Under our wealth management services, your investment accounts will be monitored and reviewed regularly on at least a quarterly 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, 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, unless otherwise agreed upon as part of your financial planning engagement.

Investment Authority:

Through our Wealth Management service, we maintain **discretionary authority** where you authorize us to buy and sell investments without obtaining your consent prior to each transaction.

Limited Investment Offerings:

We do not make available or offer advice with respect to proprietary products nor to a strictly limited menu of products or types of investments.

Account Minimums and other Requirements:

There is no account size requirement for retail investors to open or maintain an account under our management.

For additional information, please review Item 4, 7, and 13 of our Form ADV Part 2A.

Ask your Adviser:

- ***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?***

Item 3: Fees, Costs, Conflicts, and Standard of Conduct

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 wealth management service, we charge a flat annual fee of \$15,000 that is not based on a percentage of assets under management. Fees are charged quarterly in advance. For ongoing financial planning services, we charge an annual fee billed quarterly.

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. For additional information, please review Item 5 of our Form ADV Part 2A.

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. *Here are some examples to help you understand what this means.*

- For flat fees, the more work we expect to perform for you, the less we make for our time and thus we have an incentive for you to agree to have us complete less work for you.
- Additionally, our flat fee structure incentivizes us to work with as many clients as possible, which reduces the average time spent working for each client individually.

Ask your Adviser: 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 on a salary basis and are not paid commissions or other compensation based on the amount of the business generated from their work.

Item 4: Disciplinary History

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

No. You can visit 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?

Item 5: Additional Information

You can find additional information regarding our firm and receive a copy of this relationship summary by visiting our website at www.thinkdifferentfp.com or by contacting (650) 387-0533.

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?