

### *Item 1 - Introduction*

Tar River Wealth Planning, LLC (“Tar River”) is an SEC-registered investment adviser that provides advisory services. 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 [www.investor.gov/CRS](http://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

### *Item 2 – Relationship Services*

#### What investment services and advice can you provide me?

We offer investment advisory services to **advisory services to individuals, high-net-worth individuals, charitable organizations, and corporations**. As part of these services, we manage individual client accounts on a discretionary basis or a non-discretionary basis. We may, upon specific client request, provide consultation services on investment and non-investment matters that are generally ancillary to the investment management process.

Monitoring	Tar River personnel review client accounts on an ongoing basis and no less frequently than monthly.
Investment Authority	Tar River has discretionary authority to manage accounts on behalf of our clients. This allows us to determine the securities bought or sold in your account, the amount of those securities, the broker or dealer used for purchase or sale of those securities, and the commission rates to be paid to a broker or dealer for a client’s securities transactions. You should note that we have full discretion to determine when your assets are invested, both when we begin to manage your account and upon receipt of additional contributions to your account. For non-discretionary accounts, the investor makes the ultimate decision regarding the purchase or sale of investments.
Investment Offerings	Tar River offers investment management services using individual securities such as common and preferred stocks, US Treasuries, agency and corporate bonds, municipal securities, MLPS, REITs, mutual funds, Exchange Traded Funds, and certificates of deposit.
Account Requirements	We do not impose a minimum account size. It is negotiable under certain circumstances.

For additional information about our Advisory Business and the Types of Clients we typically service, please see Items 4 and 7 of our ADV 2A, available [here](#).

#### Key questions to ask:

- 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?

Tar River charges advisory fees based on a percentage of a client’s assets under management up to 1.35%. This fee is based on the value of the account as of the last trading day of the prior calendar quarter. All fees are billed quarterly in advance and payable upon receipt, unless stated otherwise in our agreement with you. The more assets there are in your advisory account, the more you will pay in fees; thus, the firm may have an incentive to encourage you to increase the assets in your account. Consulting fees are billed directly as laid out in our agreement with you. The more time spent on the project means you will pay more. The fees you pay to us do not include the fees and expenses

charged to you by the following: brokerage commissions or other fees and charges associated with securities transactions implemented with or through a brokerage firm, mark-ups or mark-downs in principal transactions, deferred sales charges, stock exchange fees, wire transfer or related processing fees, transfer taxes or other charges mandated by law or regulation.

Clients may incur certain additional charges imposed by custodians, brokers, and third-party investment managers.

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 see Item 5 of our ADV 2A, available [here](#).

**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? 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 is an example to help you understand what this means. As part of our arrangement with large broker-dealers, they provide our investment professionals access to products and services that assist us in managing and administering your account(s). This includes research, brokerage services, conferences, educational meetings, and software and other technology. Thus, a conflict may exist as we have an incentive to select a broker-dealer based on our interest in receiving the research or other products or services, rather than on the clients' interest in receiving lower fees and commissions through another broker-dealer. We review our relationship with broker-dealers and the associated costs to you as part of our obligation to act in your best interest. For more information about our conflicts, please see Items 10 and 12 of our ADV Part 2A, available [here](#).*

**How might your conflicts of interest affect me and how will you address them?**

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

Our employees are compensated through management fees paid by advisory clients.

#### ***Item 4 – Disciplinary History***

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

No. A free and simple search tool to research us and our financial professionals is available at [www.investor.gov/CRS](http://www.investor.gov/CRS).

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

#### ***Item 5 – Additional Information***

Additional information about our investment advisory services and an up-to-date copy of the Form CRS is available by contacting us at 919-496-1511.

**Who is my primary contact person? Is he or she a representative of an investment adviser or broker-dealer? Who can I talk to if I have concerns about how this person is treating me?**