

Form CRS**Item 1 — Introduction**

Fort Collins Tax Service, LLC dba Financial Planning Fort Collins (“FPFoCo”) is a registered investment adviser registered in the states of Colorado and California, and notice-filed in Texas. Although Form CRS is not required of state-registered investment advisers, we are voluntarily providing this information to help prospective clients evaluate our services.

Free and simple tools are available to research firms and financial professionals at investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2 — Relationships and Services**What investment services and advice can you provide me?**

Description of Services. FPFoCo provides investment advisory services to retail investors. We offer packages that include investment management services, financial planning and consulting, and income tax preparation through Fort Collins Tax Service, LLC. We offer three service levels: Comprehensive, Essential, and Basic. The Comprehensive Services package includes investment management by FPFoCo, a comprehensive financial plan, and tax preparation at no additional cost. The Essential Services package includes investment management by Betterment, limited scope financial planning, and discounted tax preparation. The Basic Services package includes investment management by Betterment, hourly financial planning services, and eligibility for discounted tax preparation. Details regarding the extent of services offered at each service level can be found in our Form ADV Part 2A (“Disclosure Brochure”), Item 4.

Monitoring. Client accounts under our management will be reviewed annually by your servicing adviser. If you elect the Comprehensive Services package, you may review your portfolio with your adviser semi-annually. Accounts are reviewed for consistency with your investment policies and risk tolerance levels. Events that may trigger a special review would be unusual performance, addition or deletions of restrictions you impose on your account, excessive draw-down, volatility in performance, or buy and sell decisions by us or based on your needs.

Investment Authority. For the Comprehensive Services and stand-alone investment management services, we have the discretion to determine the types and amounts of securities to be bought and sold in your account. For the Essential and Basic Services, we have the discretion to facilitate the selection of, and changes to, the Betterment For Advisors portfolio allocation. When you enter into an advisory agreement with us, you will execute a limited power of attorney granting us discretion over your account(s). This discretionary authority is also outlined in the advisory agreement.

Limited Investment Offerings. We typically use mutual funds or exchange-traded funds to build portfolios.

Account Minimums and Other Requirements. We do not have a minimum account or relationship size requirement. However, we do impose minimum fees for Comprehensive Services. Please see additional fee information below.

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

This is a brief summary of our services. Additional information is available in our Disclosure Brochure. You may obtain a copy of our Disclosure Brochure by contacting us by telephone at 970-225-0504 or by email at info@fpfoco.com.

Item 3 — Fees, Costs, Conflicts, and Standard of Conduct**What fees will I pay?**

Principal Fees and Costs. Comprehensive Services are priced according to the complexity of your financial circumstances and the assets under management and will be based on a single fixed annual fee, which is negotiable. The minimum annual fee for Comprehensive Services is \$4,000. The fee for Essential Services is a fixed fee and includes a \$199 sign-up fee, a \$149 monthly fee, and an hourly fee for extra consultation time. Basic Services are available for an hourly fee of \$349 per hour. If Betterment is used for investment management for Essential or Basic Services, Betterment

Ask your investment 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?*

imposes an asset-based fee of 0.15% annually. Please see Item 5 of our Disclosure Brochure for more details.

Wrap Fee Programs. A wrap fee program is an asset-based fee arrangement that includes most transaction costs and fees, and therefore may be higher than a typical asset-based advisory fee. We do not offer a wrap-fee program.

Other Fees and Costs. In addition to our advisory fees, you may incur other fees and costs, such as custodian fees, account maintenance fees, fees related to mutual funds, or other administrative fees. Please refer to Item 4 of our Disclosure Brochure for details on additional fees.

Additional Information. 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. Additional information about our fees is available in Item 5 of our Disclosure Brochure. You may obtain a copy of our Disclosure Brochure by contacting us by telephone at 970-225-0504 or by email at info@fpfoco.com.

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, in limited situations, 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.

Conflicts of Interest. The fees for our service packages are typically a fixed or hourly fee, to avoid the conflict of interest caused by asset-based fees. An asset-based fee presents a conflict of interest because the more assets you have in your advisory account, the more you will pay in fees; therefore, we may have an incentive to encourage you to increase the assets in your account. Many of our clients do not pay asset-based fees; however, we do have some legacy clients that are on an asset-based fee schedule.

We do not offer any proprietary products or participate in any revenue sharing or referral fee arrangements. We may recommend TD Ameritrade to you for custody and brokerage services. We participate in TD Ameritrade’s institutional customer program, which provides us with economic benefits not typically available to retail investors. These economic benefits include products and services provided at no cost or at a discount, such as duplicate account statements and confirmations, research-related products and tools, the ability to have advisory fees directly from client accounts, access to a platform for order entry and account information, access to investments with no transactions, and discounts on compliance, marketing, research, technology, and practice management products or services provided by third-party vendors. There is no direct link between our participation in the program and the investment advice we provide, but these economic benefits may indirectly influence our choice of TD Ameritrade for custody and brokerage services.

How do your financial professionals make money?

Our financial professionals are paid a salary, which is the primary source of their compensation. All employees are eligible for bonus compensation based on the overall financial performance of FPFoCo. Financial professionals who manage client relationships will generally receive a share of the revenue those relationships generate for FPFoCo based on the fees paid by the client. Our financial professionals never receive additional or different compensation based on specific recommendations, products, or services (i.e. differential compensation).

Item 4 — Disciplinary History

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

No.

Visit investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Ask your investment adviser:

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

Ask your investment 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?*

Item 5 — Additional information

Additional information is available in our Disclosure Brochure. An up-to-date copy of our Form CRS is available on our [website](#). You may also call us at 970-225-0504 to obtain copies of these documents at any time.