

Michael A. Dubis Financial Planning, LLC– Form CRS

Item 1 – Introduction

Michael A. Dubis Financial Planning, LLC (“we” or “us”) is registered with the Securities Exchange Commission (“SEC”) as an investment adviser. Our services and compensation structure differ from a registered broker-dealer, and it is important for you to understand the differences between those structures. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS. The site also provides educational materials about broker-dealers, investment advisers and investing. The italicized sentences appearing in text boxes below are intended to be “conversation starters” for you to have with us, as required by the instructions to Form CRS.

Item 2 – Relationships and Services

What investment services and advice can you provide me?

We offer to provide a broad range of financial planning services in coordination with discretionary investment management services to individuals and their trusts and estates (“you” or “clients”). The specific financial planning services we would provide to you vary depending upon your specific situation, but commonly focus on such issues as cash flow planning, retirement planning, education planning, estate and tax awareness, business influence decisions, and insurance planning. When providing those services, we rely upon the information our clients provide and do not verify or monitor that information while or after providing those services.

We manage portfolios based on clients’ risk tolerance, investment time horizon, withdrawal requirements, and other special circumstances. We monitor portfolios periodically and make changes to them as we determine necessary. When managing your portfolio on a discretionary basis, we have the authority to buy and sell investments in your account without speaking to you before doing so. However, you can place reasonable restrictions on the securities that we buy by notifying us, in writing. We do not have to limit the type of securities we trade for clients to proprietary products or a limited group or type of investment, but we generally construct and manage portfolios primarily consisting of mutual funds, exchange traded funds (“ETFs”), municipal bonds, bond funds, cash equivalents and certificates of deposit. We generally impose a minimum annual fee of \$10,000 for our services. For more detailed information about our Advisory Business and the Types of Clients we generally service, please see Items 4 and 7, respectively in our [Part 2A Brochure](#).

Conversation Starters

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

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

What fees will I pay?

We typically charge a fixed annual fee for investment advisory services as further described and subject to the conditions in Item 5 of our [Part 2A Brochure](#). We do not accept commissions from third parties in connection with the investment advice we give. The annual fee is initially based on a tiered percentage of the value of assets of the client’s investment portfolio: with the first \$1,000,000 of the portfolio being included in the minimum \$10,000 fee; the next \$2,000,000 of the portfolio being generally billed at 0.75%; and the remaining portfolio value exceeding \$3,000,000 being generally billed at 0.50%. After applying that fee schedule, we propose adjustments to the fixed annual fee based upon the scope and complexity of the financial planning services. We prorate and either deduct our fees from one or more of your investment accounts or bill you for our services quarterly in advance. Because our fee is initially based on the amount of your assets under our management, the more assets you designate to us for management, the more you will pay us for our services. Therefore, we have an incentive to encourage you to increase the amount of assets that you designate for our management. However, under the tiered fee schedule, as the value of assets under our management increases, the applicable fee percentage decreases incrementally at each tier. Also, we typically charge a fixed annual fee and provide advice under that fixed fee about assets that are not directly held under our management.

Your account will be held with a qualified custodian. You will also be responsible for the fees and expenses charged by qualified custodians and imposed by broker dealers according to their fee schedules. Those fees and expenses include but are not limited to, transaction charges, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. In addition, if your assets are invested in mutual funds, ETFs, or other registered and unregistered investment companies, you will bear your pro rata share of the investment management fees and other fees

of the funds, which are in addition to the fees you pay us. These fees and expenses are described in each fund's prospectus or other offering documents. 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 more detailed information about our fees and costs related to our management of your account, please see Item 5 in our [Part 2A Brochure](#).

Conversation Starters

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:

* We may recommend rollovers out of employer-sponsored retirement plans and into Individual Retirement Accounts that we manage. This would present a conflict of interest if we don't currently manage your account held with your employer's plan and if we sought to increase our compensation as a result.

* We may recommend that you engage a qualified custodian from whom we receive support services. This presents a conflict of interest, because our receipt of their support makes us more inclined to continue using and recommending them.

Conversation Starter

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

For more detailed information about our conflicts of interest, please review Items 4, 11, and 12, of our [Part 2A Brochure](#).

How do your financial professionals make money?

Our Firm's only financial professional is an equity owner of the firm. His compensation is based on the profits of the firm, which can be contingent on the acquisition of new clients and the growth of client assets. This presents a conflict of interest, because it incentivizes our financial professional to recommend that you place additional assets under our management. To mitigate that, we typically charge a fixed annual fee and can provide advice under that fee about assets that are not directly held under our management. You should discuss your financial professional's compensation directly with him.

Item 4 – Disciplinary History

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

No. We encourage you to visit www.investor.gov/CRS for free and simple tools to research our firm and our financial professionals.

Conversation Starter

As a financial professional, do you have any disciplinary history? If so, for what type of conduct?

Item 5 – Additional Information

Additional information about our firm is available on the SEC's website at www.adviserinfo.sec.gov. You may contact our Chief Compliance Officer to request a current copy of our [Part 2A Brochure](#) or our relationship summary. Our Chief Compliance Officer is available by phone at 608-827-6755.

Conversation Starter

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?