Unified Retirement Planning Group

Customer Relationship Summary

April 10, 2026

Unified Retirement Planning Group ("URPG" or "the Firm") is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you, our client, to understand the differences. Free and simple tools are available to you so you can research firms and financial professionals at: Investor.gov/CRS. This website also provides educational materials about broker-dealers, investment advisers, and investing.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

The principal services our firm offers include retirement planning, financial planning and ongoing portfolio management through our wrap fee program to retail investors. Investment management services are provided on a discretionary basis, which means that we can make changes to your portfolio without first obtaining your express prior permission. We regularly monitor your investment accounts and make investment changes when necessary. Our firm accepts new clients with a minimum of $1,500,000 of investable assets. This minimum may be reduced or waived at the Firm's discretion. We do not offer proprietary products.

When we manage your assets, we act as a fiduciary, which means that we must prudently take care of your money and must, at all times, act for your benefit. We will provide a detailed financial plan for clients who request such a plan. You can find a more detailed description of our services in our Form ADV Part 2A and Wrap Brochure by searching our Firm's CRD# 341550 at this link: https://adviserinfo.sec.gov/.

> ***CONVERSATION STARTERS, ask your financial professional:***
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> *GIVEN MY FINANCIAL SITUATION, SHOULD I CHOOSE AN INVESTMENT ADVISORY SERVICE? WHY OR WHY NOT?*
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> *HOW WILL YOU CHOOSE INVESTMENTS TO RECOMMEND TO ME?*
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> *WHAT IS YOUR RELEVANT EXPERIENCE, INCLUDING YOUR LICENSES, EDUCATION AND OTHER QUALIFICATIONS? WHAT DO THESE QUALIFICATIONS MEAN?*

WHAT FEES WILL I PAY?

Our investment management fees are based on a percentage of Assets under Management up to 2% annually. Under our wrap fee program, you will pay our firm a single fee, which includes our money management fees, certain transaction costs, and custodial costs, and therefore is higher than a typical asset-based advisory fee. We receive a portion of the wrap fee for our services. Fees are negotiable based on factors such as asset size, related accounts, and complexity of client needs. Each client's fee shall be agreed to by the client when they sign the Investment Advisory Agreement. Asset Management fees are paid quarterly in advance, based on the average daily value of the account throughout the previous quarter, and debited to your account. Fees for standalone financial plans may be charged based on an hourly fee or a fixed fee and negotiated with each individual client.

Where we allocate a portion of a client's portfolio to a third-party manager through a TAMP, URPG pays the TAMP fees directly out of its own advisory fee. The client's wrap fee will not increase as a result of any such allocation. All fees paid to URPG are separate and distinct from any expenses charged by TAMPs or third-party managers, and URPG does not receive any portion of the fees charged by those managers.

Clients should be aware that certain costs are not included in the wrap fee and may be charged directly to their account by third parties such as broker-dealers, custodians, trust companies, banks, and other financial institutions. These additional fees and expenses may include, without limitation, charges imposed directly by mutual funds or ETFs (including fund management fees and other internal fund expenses as disclosed in each fund's prospectus), fees attributable to alternative assets, margin costs, international transfer fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, reporting charges, and other fees and taxes on brokerage accounts and securities transactions.

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. You can find more detailed information about fees in our Form ADV Part 2A and Wrap Brochure by searching our Firm's CRD# 341550

at this link: https://adviserinfo.sec.gov/.

CONVERSATION STARTERS, ask your financial professional:

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.

- Example: Some of our financial professionals are licensed as insurance agents. In addition to our services, your financial professional will offer you insurance products in their separate capacity as an insurance agent. The fees charged for the implementation of insurance products are separate from our advisory fees, where your financial professional will earn commission-based compensation for the implementation of an insurance product. Therefore, there is a financial incentive to recommend that you implement insurance through our financial professionals.
- Example: Because of our wrap fee program, we have an incentive to recommend assets without transaction fees in order to reduce the amount of fees that we will have to pay on your behalf.

Additional information about our conflicts of interest is located in Items 5 and 10 our firm's Form ADV Part 2A and Item 9 of our Wrap Brochure.

CONVERSATION STARTER, ask your financial professional:

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 paid a salary and quarterly bonus.

DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

No, neither our firm, nor any of our Advisory Affiliates have a disciplinary history. Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

CONVERSATION STARTER, ask your financial professional:

AS A FINANCIAL PROFESSIONAL, DO YOU HAVE ANY DISCIPLINARY HISTORY? FOR WHAT TYPE OF CONDUCT?

ADDITIONAL INFORMATION

You can obtain additional up-to-date information and/or request a copy of the relationship summary by calling: 914 432-5800 or emailing us at: peter@myurpg.com.

CONVERSATION STARTER, ask your financial professional:

WHO IS MY PRIMARY CONTACT PERSON? IS HE OR SHE A REPRESENTATIVE OF AN INVESTMENT ADVISER OR A BROKERDEALER? WHO CAN I TALK TO IF I HAVE CONCERNS ABOUT HOW THIS PERSON IS TREATING ME?